

United States Bankruptcy Court  
District of Minnesota

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Ridgeway, Paul R</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Ridgeway, Rosalind D</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>See Schedule Attached</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3027</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0528</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>9774 Urbandale Lane North</b> <b>Maple Grove, MN</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>9774 Urbandale Lane North</b> <b>Maple Grove, MN</b>
ZIPCODE <b>55311</b>	ZIPCODE <b>55311</b>
County of Residence or of the Principal Place of Business: <b>Hennepin</b>	County of Residence or of the Principal Place of Business: <b>Hennepin</b>
Mailing Address of Debtor (if different from street address)	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE

Location of Principal Assets of Business Debtor (if different from street address above):		
ZIPCODE		
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>	<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <hr/> <b>Nature of Debts</b> (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box)	<b>Chapter 11 Debtors</b>
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).
<b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	

<b>Statistical/Administrative Information</b>												<b>THIS SPACE IS FOR COURT USE ONLY</b>																				
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>													<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000					
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<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>												<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion					
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Ridgeway, Paul R &amp; Ridgeway, Rosalind D</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> _____ <small>Signature of Attorney for Debtor(s)</small> _____ <small>Date</small>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> <small>(Check any applicable box.)</small>			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> <small>(Check all applicable boxes.)</small>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
<hr/> <small>(Name of landlord or lessor that obtained judgment)</small> <hr/> <small>(Address of landlord or lessor)</small>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Ridgeway, Paul R &amp; Ridgeway, Rosalind D</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Paul R Ridgeway</u> Signature of Debtor <b>Paul R Ridgeway</b></p> <p><b>X</b> <u>/s/ Rosalind D Ridgeway</u> Signature of Joint Debtor <b>Rosalind D Ridgeway</b></p> <p>Telephone Number (If not represented by attorney)</p> <p><b>December 30, 2010</b></p> <p>Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b></p> <p>Signature of Foreign Representative</p> <p>Printed Name of Foreign Representative</p> <p>Date</p>
<b>Signature of Attorney*</b> <p><b>X</b> <u>/s/ Mark E Ferkul</u> Signature of Attorney for Debtor(s)</p> <p><b>Mark E Ferkul 131830</b> <b>Mark Ferkul</b> <b>220 South Sixth Street Suite 2000</b> <b>Minneapolis, MN 55402</b> <b>mferkul@aol.com</b></p> <p><b>December 30, 2010</b></p> <p>Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<b>Signature of Non-Attorney Petition Preparer</b> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p><b>X</b></p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Date</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p><b>X</b></p> <p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		

**VOLUNTARY PETITION**  
Continuation Sheet - Page 1 of 1

All Other Names used by the Debtor in the last 8 years:

**ASF Ridgeway International Inc**  
**ASF Ridgeway Events Inc**  
**ASF Ridgeway Properties LLC**  
**ASF International Transp. SvS, LLC**  
**ASF Ridgeway Transportation**  
**Paul R Ridgeway, Sr.**

United States Bankruptcy Court  
District of Minnesota

IN RE:

Case No. \_\_\_\_\_

Ridgeway, Paul R & Ridgeway, Rosalind D

Chapter 7 \_\_\_\_\_

Debtor(s)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1.00		
B - Personal Property	Yes	3	\$ 1,028,352.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,069,427.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	11		\$ 479,695.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	24		\$ 3,069,158.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	19			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,248.73
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,976.00
TOTAL		67	\$ 1,028,353.00	\$ 4,618,280.51	

United States Bankruptcy Court  
District of Minnesota

IN RE:

Case No. \_\_\_\_\_

Ridgeway, Paul R & Ridgeway, Rosalind D

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
<b>TOTAL</b>	<b>\$</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

United States Bankruptcy Court  
District of Minnesota

IN RE:

Case No. \_\_\_\_\_

Ridgeway, Paul R

Chapter 7 \_\_\_\_\_

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Paul R Ridgeway

Date: December 30, 2010

United States Bankruptcy Court  
District of Minnesota

IN RE:

Case No. \_\_\_\_\_

Ridgeway, Rosalind D

Chapter 7 \_\_\_\_\_

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Rosalind D Ridgeway

Date: December 30, 2010

**IN RE Ridgeway, Paul R & Ridgeway, Rosalind D**

Case No.

**Debtor(s)**

(If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Real estate legally described as</b>  <b>Lot Five (5), Section Twenty-six (26), Township Forty-six (46), Range Twenty-nine (29); and</b> <b>Lot Six (6), Section Twenty-five (25), Township Forty-six (46), Range Twenty-nine (29), Crow Wing County, Minnesota</b>  <b>The property was forfeited for taxes on 10/31/10</b> <b>Real estate legally described as:</b>  <b>The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW 1/4 NE 1/4) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota</b> <b>There was a sheriff's sale on 9/16/10. Redemption rights expire on March 16, 2011.</b> <b>The property taxpayer/owner is Ridgeway properties, the stock of which debtor owns 100% . The property value is listed in Schedule B</b>		J	0.00	<b>30,000.00</b>
		J	1.00	<b>1,069,427.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
1. Cash on hand.		<b>Cash</b>	J	<b>150.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Capital One Direct Banking savings account #xxxxxx8017</b> <b>US Bank savings account # xxxxxxxx6885</b> <b>Debtor's paychecks have been deposited into his son's checking account at TCF and Wells Fargo and daughter's account at Wells Fargo and debtor's expenses are paid with those funds. Debtors estimate the total amount of their funds in these accounts.</b>	W	<b>1.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<b>Premier Bank checking account for Ridgeway International # xxxxxxx3413</b>	J	<b>10.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.	X	<b>Kitchen - table and 4 chairs</b> <b>Living room - leather couch, coffee table, corner hutch, highboy, grandfather's clock.TV, table and 6 chairs</b> <b>Family room - 2 couches, ornamental screen, coffee table</b> <b>Home office - desk and bookcase, computer/printer</b> <b>Bedroom #1, bed, chest of drawers, mirror, 2 night stands and lamps, ornamental screen</b> <b>Bedroom #2 - bed, dresser, mirror, sidetable</b> <b>Garage - rakes, shovels, push mower, garden tools, pots for plants, cabinets, 2 wood benches, leaf blower, metal racking</b> <b>Storage - Old clothes, Stuffed animals, Old toys, Christmas decorations, Old lawn furniture, Old couch, Furniture cushions, Christmas tree, Misc. old kitchen pots/pans, Kitchen plastic ware, jars, etc., Misc. children's rooms memorabilia , Pool toys, Old books and magazines</b>	H	<b>100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	<b>Work clothes, casual clothes, sweaters, coats, jackets, shoes, boots, hats, gloves</b>	J	<b>500.00</b>
6. Wearing apparel.		<b>Fur (mink) coat - 20 years old - estimated value</b>	W	<b>1,500.00</b>
7. Furs and jewelry.		<b>Wedding ring</b>	W	<b>1,450.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Movado - watch 8 years old</b> <b>Nikon camera, golf clubs</b>	J	<b>150.00</b>

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Auto and renters insurance with Allstate. Estimated cancellation value</b>	J	<b>250.00</b>
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% ownership of Ridgeway International, Inc. a close corporation with little to no market value</b>  <b>75% interest in Ridgeway Events, Inc and International Transportation Services (dba Ridgeway Transportation) which are close corporations with little to no market value.</b> <b>Debtors' corporations own old computers, desks, supplies located at the 1200 Ford Road, Minnetonka which are approximately \$3,000.00 value</b>	H	<b>100.00</b>
		<b>75% ownership in Ridgeway Properties, LLC. The corporation has redemption rights in real estate located at 1200 Ford Road, Minnetonka 55305 until 3/16/11. The property was valued by Hennepin County at \$1,000.000.00. There is a first mortgage of \$709, 073.99 (as of 2/15/10) and a \$311,427.96 second mortgage owed to US Bank. US Bank foreclosed the mortgage on the property on 9/16/10</b>	H	<b>3,000.00</b>
		<b>American Eagle Financial Corporation 728.81 shares. The corporation was the owner of Riverview Community Bank. The corporation entered into a cease and desist with the FDIC on April 7, 2009.</b>	H	<b>1,000,000.00</b>
		<b>Debtor believe their stock is not marketable.</b>	J	<b>1.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Resititution order against Timothy R Brink for approximately \$32,000.00. Mr. Brink pays \$50.00 every few months. Debtors estimate the collection value.</b>	J	<b>2,500.00</b>

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

**0** continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
<b>Real estate legally described as:</b>  <b>The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota</b> There was a sheriff's sale on 9/16/10. Redemption rights expire on March 16, 2011. The property taxpayer/owner is Ridgeway properties, the stock of which debtor owns 100%. The property value is listed in Schedule B	<b>11 USC § 522(d)(1)</b>	<b>1.00</b>	<b>1.00</b>
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
<b>Cash</b>	<b>11 USC § 522(d)(5)</b>	<b>150.00</b>	<b>150.00</b>
<b>Capital One Direct Banking savings account #xxxxxx8017</b>	<b>11 USC § 522(d)(5)</b>	<b>1.00</b>	<b>1.00</b>
<b>US Bank savings account # xxxxxxxx6885</b>			
<b>Debtor's paychecks have been deposited into his son's checking account at TCF and Wells Fargo and daughter's account at Wells Fargo and debtor's expenses are paid with those funds. Debtors estimate the total amount of their funds in these accounts.</b>	<b>11 USC § 522(d)(5)</b>	<b>10.00</b>	<b>10.00</b>
<b>Premier Bank checking account for Ridgeway International # xxxxxx3413</b>	<b>11 USC § 522(d)(5)</b>	<b>100.00</b>	<b>100.00</b>
<b>Kitchen - table and 4 chairs</b> <b>Living room - leather couch, coffee table, corner hutch, highboy, grandfather's clock, TV, table and 6 chairs</b> <b>Family room - 2 couches, ornamental screen, coffee table</b> <b>Home office - desk and bookcase, computer/printer</b> <b>Bedroom #1, bed, chest of drawers, mirror, 2 night stands and lamps, ornamental screen</b> <b>Bedroom #2 - bed, dresser, mirror, sidetable</b> <b>Garage - rakes, shovels, push mower, garden tools, pots for plants, cabinets, 2 wood benches, leaf blower, metal racking</b> <b>Storage - Old clothes, Stuffed animals, Old toys, Christmas decorations, Old lawn furniture, Old couch, Furniture cushions, Christmas tree, Misc. old kitchen</b>	<b>11 USC § 522(d)(3)</b>	<b>5,640.00</b>	<b>5,640.00</b>

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
**(Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
pots/pans, Kitchen plastic ware, jars, etc., Misc. children's rooms memorabilia , Pool toys, Old books and magazines			
Work clothes, casual clothes, sweaters, coats, jackets, shoes, boots, hats, gloves	11 USC § 522(d)(3)	500.00	500.00
Fur (mink) coat - 20 years old - estimated value	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,498.00 2.00	1,500.00
Wedding ring	11 USC § 522(d)(4)	1,450.00	1,450.00
Movado - watch 8 years old			
Nikon camera, golf clubs	11 USC § 522(d)(5)	150.00	150.00
Auto and renters insurance with Allstate. Estimated cancellation value	11 USC § 522(d)(5)	250.00	250.00
100% ownership of Ridgeway International, Inc. a close corporation with little to no market value	11 USC § 522(d)(5)	100.00	100.00
75% interest in Ridgeway Events, Inc and International Transportation Services (dba Ridgeway Transportation) which are close corporations with little to no market value. Debtors' corporations own old computers, desks, supplies located at the 1200 Ford Road, Minnetonka which ave approximately \$3,000.00 value	11 USC § 522(d)(5)	3,000.00	3,000.00
75% ownership in Ridgeway Properties, LLC. The corporation has redemption rights in real estate located at 1200 Ford Road, Minnetonka 55305 until 3/16/11. The property was valued by Hennepin County at \$1,000,000.00. There is a first mortgage of \$709, 073.99 (as of 2/15/10) and a \$311,427.96 second mortgage owed to US Bank. US Bank foreclosed the mortgage on the property on 9/16/10	11 USC § 522(d)(5)	1.00	1,000,000.00
American Eagle Financial Corporation 728.81 shares. The corporation was the owner of Riverview Community Bank. The corporation entered into a cease and desist with the FDIC on April 7, 2009.	11 USC § 522(d)(5)	1.00	1.00
Debtor believe their stock is not marketable.			
Resititution order against Timothy R Brink for approximately \$32,000.00. Mr. Brink pays \$50.00 every few months. Debtors estimate the collection value.	11 USC § 522(d)(5)	2,500.00	2,500.00
Inheritence from aunt Bristow Mayo. Ms Mayo died on November 11, 2010. Estimated to have only sentimental value.	11 USC § 522(d)(5)	100.00	100.00
2010 state and federal tax refunds - debtors owe back taxes and any refund would be subject to a setoff. Any refunds are estimated:	11 USC § 522(d)(5)	2,000.00	2,000.00

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
**(Continuation Sheet)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1998 Chevrolet Pickup with 120,000 miles	11 USC § 522(d)(5)	1,500.00	1,500.00
2001 Mercedes E55 AMG with 156,000 miles	11 USC § 522(d)(2) 11 USC § 522(d)(5)	6,900.00 1,000.00	7,900.00
Baby grand piano purchased 20 years ago - Estimated value	11 USC § 522(d)(5)	1,500.00	1,500.00

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>2371</b>  <b>US Bank</b> <b>P.O. Box 790408</b> <b>St. Louis, MO 63179-0408</b>	X	H	Mortgage on real estate legally described as: The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota  VALUE \$ <b>1,000,000.00</b>				<b>758,000.00</b>
ACCOUNT NO.  <b>US Bank</b> <b>800 Nicollet Mall</b> <b>Minneapolis, MN 55402</b>			Assignee or other notification for: <b>US Bank</b>  VALUE \$				
ACCOUNT NO.  <b>US Bank</b> <b>P.O. Box 2963</b> <b>Portland, OR 97208-2963</b>			Assignee or other notification for: <b>US Bank</b>  VALUE \$				
ACCOUNT NO. <b>2462</b>  <b>US Bank</b> <b>800 Nicollet Mall</b> <b>Minneapolis, MN 55402</b>	X	H	Second Mortgage on real estate legally described as: The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota  VALUE \$ <b>1,000,000.00</b>				<b>311,427.00</b>
<b>1</b> continuation sheets attached				Subtotal (Total of this page)	\$ <b>1,069,427.00</b>		\$
				Total (Use only on last page)	\$		\$
					(Report also on Summary of Schedules.)		(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO.							
US Bank P.O. Box 2963 Portland, OR 97208-2963			<b>Assignee or other notification for: US Bank</b>				
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
Sheet no. <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)	\$	\$	
				Total (Use only on last page)	\$ <b>1,069,427.00</b>	\$	

(Report also on  
Summary of  
Schedules.)  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Alan Johnson 2645 Vagabond Lane North Plymouth, MN 55447</b>	<b>H</b>	<b>loan</b>				<b>500.00</b>	<b>500.00</b>	
ACCOUNT NO. <b>Angie Thayer 2206 Cattail Way Hudson, WI 54016</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>120.00</b>	<b>120.00</b>	
ACCOUNT NO. <b>Brian Schlick 15213 Edgewater Cir NE, Prior Lake, MN 55372</b>	<b>X</b> <b>H</b>	<b>wages</b>				<b>788.00</b>	<b>788.00</b>	
ACCOUNT NO. <b>Brittany Sather 939 Huron Avenue N Oakdale, MN 55128</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>120.00</b>	<b>120.00</b>	
ACCOUNT NO. <b>Bryce Nordaune 1010 110th Ave NW Watson, MN 56295</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>120.00</b>	<b>120.00</b>	
ACCOUNT NO. <b>Chelsey M Oosterhuis 1730 Graham Avenue #443 St. Paul, MN 55116</b>	<b>X</b> <b>H</b>	<b>wages</b>				<b>2,448.00</b>	<b>2,448.00</b>	
Sheet no. <b>1</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			<b>\$ 4,096.00</b>	<b>\$ 4,096.00</b>	\$
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			\$		
			Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$		\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Christina M Ridgeway 9774 Urbandale Lane North Maple Grove, MN 55311</b>	X H	<b>wages</b>				<b>77,000.00</b>	<b>77,000.00</b>	
ACCOUNT NO. <b>Christpher Hagerty 3870 Raptor Court Ft. Collins, CO 80528</b>	X H	<b>Wages and expenses</b>				<b>31,600.00</b>	<b>31,600.00</b>	
ACCOUNT NO. <b>Claire Terrones 720 McKnight Rd S St. Paul, MN 55119</b>	X J	<b>Wages</b>				<b>100.00</b>	<b>100.00</b>	
ACCOUNT NO. <b>Colleen Anderson C/O Dave Anderson 7016 Antrim Road, Edina, MN 55439</b>	H	<b>Wages</b>				<b>100.00</b>	<b>100.00</b>	
ACCOUNT NO. <b>Craig Morff 8693 HILLSIDE ROAD Alta Loma, CA 91701</b>	X H	<b>Wages</b>				<b>366.00</b>	<b>366.00</b>	
ACCOUNT NO. <b>David Carpenter 2902 Irving Ave S apt 2, Minneapolis, MN 55408</b>	X H	<b>Wages</b>				<b>2,228.00</b>	<b>2,228.00</b>	
Sheet no. <b>2</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			<b>\$ 111,394.00</b>	<b>\$ 111,394.00</b>	\$
			Total			\$		
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
			Total					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$		\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>DENNIS GRAMMER 843 EAST ESSEX ST Glendora, CA 91740</b>	X H	wages				6,067.00	6,067.00	
ACCOUNT NO. <b>Jason Hirsch 3005 Kagen Avenue NE St. Michael, MN 55376</b>	X H	Wages				394.00	394.00	
ACCOUNT NO. <b>JOHN AURENTZ 400 Selby Ave #226 St. Paul, MN 55102</b>	X H	Wages and expenses				42,000.00	28,000.00	14,000.00
ACCOUNT NO. <b>JOHN FOSSUM 14424 PORTLAND AVE Burnsville, MN 55337</b>	X H	Wages and expenses				22,000.00	17,500.00	4,500.00
ACCOUNT NO. <b>Jonathan Fortner 11174 Westwind Drive Eden Prairie, MN 55344</b>	H	Wages and expenses				10,596.00	6,096.00	4,500.00
ACCOUNT NO. <b>JOSE HERNANDEZ 10139 TRES LAGOS CT. Spring Valley, CA 91977</b>	H	Wages and expenses				2,916.00	2,450.00	466.00
Sheet no. <b>3</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			\$ <b>83,973.00</b>	\$ <b>60,507.00</b>	\$ <b>23,466.00</b>
			Total			\$		
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
			Total					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$		\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Katherine Miller 166 Cleveland Avenue South St. Paul, MN 55105</b>	X H	<b>Wages</b>				<b>2,240.00</b>	<b>2,240.00</b>	
ACCOUNT NO. <b>Katie Fornasiere 8465 Underwood Lane Maple Grove, MN 55369</b>	X H	<b>wages</b>				<b>2,244.00</b>	<b>2,244.00</b>	
ACCOUNT NO. <b>Kevin Dunnigan 4143 Beaver Dam Rd St. Paul, MN 55122</b>	X H	<b>Wages</b>				<b>250.00</b>	<b>250.00</b>	
ACCOUNT NO. <b>Kevin Foley PO Box 264 Afton, MN 55001</b>	X H	<b>Wages</b>				<b>3,042.00</b>	<b>3,042.00</b>	
ACCOUNT NO. <b>Kirsten Olson 1508 West Lake Street Minneapolis, MN 55408</b>	X H	<b>Wages</b>				<b>277.50</b>	<b>277.50</b>	
ACCOUNT NO. <b>LEE URNESS 5491 MANOR RD Prior Lake, MN 55372</b>	X H	<b>Wages and expenses</b>				<b>21,734.00</b>	<b>17,500.00</b>	<b>4,234.00</b>
Sheet no. <b>4</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)	\$ <b>29,787.50</b>	\$ <b>25,553.50</b>	\$ <b>4,234.00</b>		
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	\$				
			Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>MARK RAUSCH 15360 N 18th Ave #1004 Plymouth, MN 55447</b>	<b>H</b>	<b>Wages and expenses</b>				<b>41,275.00</b>	<b>40,557.00</b>	<b>718.00</b>
ACCOUNT NO. <b>Matt Fornasiere 10641 Smetana Road #302 Minnetonka, MN 55343</b>	<b>X H</b>	<b>Wages</b>				<b>150.00</b>	<b>150.00</b>	
ACCOUNT NO. <b>Matt Urness 5491 MANOR ROAD Prior Lake, MN 55372</b>	<b>X H</b>	<b>Wages</b>				<b>275.00</b>	<b>275.00</b>	
ACCOUNT NO. <b>Meghan Potter 600 15th Ave SE Minneapolis, MN 55455</b>	<b>X H</b>	<b>Wages</b>				<b>90.00</b>	<b>90.00</b>	
ACCOUNT NO. <b>Mike Claassen 5409 Riverbluff Drive Bloomington, MN 55437</b>	<b>X H</b>	<b>Wages</b>				<b>120.00</b>	<b>120.00</b>	
ACCOUNT NO. <b>Mike Serie 11400 49th Place North, Plymouth, MN Plymouth, MN 55442</b>	<b>X H</b>	<b>Wages</b>				<b>200.00</b>	<b>200.00</b>	
Sheet no. <b>5</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			<b>\$ 42,110.00</b>	<b>\$ 41,392.00</b>	<b>\$ 718.00</b>
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$		\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Mike Ward 6603 COUNTRY CLUB DR La Verne, CA 91750</b>	X H	<b>Wages and expenses</b>			5,279.00	3,050.00	2,229.00
ACCOUNT NO. <b>Nichole Kirkpatrick PO Box 63050 MCBH Kaneohe Bay, HI 96863-3050</b>	X H	<b>Wages</b>			120.00	120.00	
ACCOUNT NO. <b>Patricia V Tapp 1978 Reaney Ave. E St. Paul, MN 55119</b>	H	<b>wages and expenses</b>			2,822.00	1,411.00	1,411.00
ACCOUNT NO. <b>Paul C Ridgeway, Jr. 4614 LAKE SARAH DRIVE S Independence, MN 55359</b>	H	<b>Wages and expenses</b>			104,034.00	52,017.00	52,017.00
ACCOUNT NO. <b>Rachel Camann 1523 Rollins Ave SE Minneapolis, MN 55414</b>	X H	<b>Wages</b>			83.00	83.00	
ACCOUNT NO. <b>RANDALL D AIKEN 5328 CAMELLIA AVE TEMPLE CITY, CA 91780</b>	H	<b>Wages</b>			509.00	509.00	
Sheet no. <b>6</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)		\$ <b>112,847.00</b>	\$ <b>57,190.00</b>	\$ <b>55,657.00</b>
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$	
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$	\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Richard Nead 12505 ROYAL ROAD #84 El Cajon, CA 92021</b>	<b>H</b>	<b>Wages</b>				<b>231.00</b>	<b>231.00</b>	
ACCOUNT NO. <b>RJ Watson 1311 Marion St St. Paul, MN 55117</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>5,830.00</b>	<b>5,830.00</b>	
ACCOUNT NO. <b>Robert Stiles 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>4,345.00</b>	<b>4,345.00</b>	
ACCOUNT NO. <b>Robert Williams</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>120.00</b>	<b>120.00</b>	
ACCOUNT NO. <b>Roger Kelley PO Box 55 Cape Fair, MO 65624</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>1,171.00</b>	<b>1,171.00</b>	
ACCOUNT NO. <b>Steven and Tina Kitts 902 East 1340 North American Fork, UT 84003</b>	<b>X</b> <b>H</b>	<b>Wages</b>				<b>300.00</b>	<b>300.00</b>	
Sheet no. <b>7</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			<b>\$ 11,997.00</b>	<b>\$ 11,997.00</b>	\$
			Total			\$		
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
			Total					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Wages, salaries, and commissions**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Todd Henshaw 5732 CEDARWOOD TRAIL NE Prior Lake, MN 55372</b>	X H	<b>Wages</b>				<b>637.00</b>	<b>637.00</b>	
ACCOUNT NO. <b>William Schwartz 31 Mesero Way Hot Springs Village, MN 71909</b>	H	<b>Wages</b>				<b>1,009.00</b>	<b>1,009.00</b>	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. <b>8</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			\$ <b>1,646.00</b>	\$ <b>1,646.00</b>	\$
			Total					
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			\$		
			Total					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$		\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>2740</b> <b>Employer Development Dept</b> <b>P.O. Box 826846</b> <b>Sacramento, CA 94246-0001</b>	<b>H</b>	<b>Employer account</b>				<b>1,094.00</b>	<b>1,094.00</b>	
ACCOUNT NO. <b>Florida Deptment Of Revenue</b> <b>5050 W TENNESSEE ST</b> <b>TALLAHASSEE, FL 32399</b>	<b>X</b>	<b>taxes</b>				<b>300.00</b>	<b>300.00</b>	
ACCOUNT NO. <b>Internal Revenue Service</b> <b>Mail Centralized Insolvency Operation</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>	<b>X</b> <b>J</b>	<b>2005 and 2007 federal income taxes</b>				<b>75,709.00</b>	<b>56,315.00</b>	<b>19,394.00</b>
ACCOUNT NO. <b>Internal Revenue Service</b> <b>P.O. Box 7346</b> <b>Philadelphia, PA 19101</b>		<b>Assignee or other notification for: Internal Revenue Service</b>						
ACCOUNT NO. <b>Minnesota Revenue Dept</b> <b>P.O. Box 64599</b> <b>St. Paul, MN 55164</b>	<b>J</b>	<b>2005 and 2007 state income taxes - estimated</b>				<b>2,000.00</b>	<b>2,000.00</b>	
ACCOUNT NO. <b>9895</b> <b>Missouri Revenue Dept</b> <b>P.O. Box 3300</b> <b>Jefferson City, MO 65105-3300</b>	<b>X</b> <b>H</b>	<b>Corporate Taxes 2006</b>				<b>512.00</b>	<b>512.00</b>	
Sheet no. <b>9</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			<b>\$ 79,615.00</b>	<b>\$ 60,221.00</b>	<b>\$ 19,394.00</b>
			Total			\$		
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
			Total					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$		\$

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>GC Services P.O. Box 3488 Jefferson City, MO 65105-3488</b>		<b>Assignee or other notification for: Missouri Revenue Dept</b>						
ACCOUNT NO. <b>State Of Louisiana Revenue Dept C/0 DCS P.O. Box 9056 Pleasanton, CA 94566-9056</b>	X H	<b>Taxes for business</b>						
ACCOUNT NO. <b>State Of Louisiana Revenue Dept P.O. Box 81857 Lafayette, LA 70598-1857</b>		<b>Assignee or other notification for: State Of Louisiana Revenue Dept</b>				<b>2,230.00</b>	<b>2,230.00</b>	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. <b>10</b> of <b>10</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)			\$ <b>2,230.00</b>	\$ <b>2,230.00</b>	\$
			Total					
						\$ <b>479,695.50</b>		
			Total					
						\$ <b>376,226.50</b>	\$ <b>103,469.00</b>	
			(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
			(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Able Body Labor C/O Lamont &amp; Achampau, PA P.O. Box 6026 Clearwater, FL 33758</b>	H	<b>Services for Ridgeway International</b>				<b>5,554.00</b>
ACCOUNT NO. <b>Access Lifts 1195 Town Centre Dr Eagan, MN 55123</b>	H	<b>Services for Ridgeway International</b>				<b>202.00</b>
ACCOUNT NO. <b>Ad Scope 1407 Allen Drive, Suite F Troy, MI 48083</b>	H	<b>Services for Ridgeway International</b>				<b>26,224.00</b>
ACCOUNT NO. <b>Advanced Imaging Solutions P.O. Box 790448 St. Louis, MO 63179-0448</b>	H	<b>Services for Ridgeway International</b>				<b>2,316.00</b>
<b>Subtotal (Total of this page)</b>						<b>\$ 34,296.00</b>
<b>Total</b> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>\$</b>

**23** continuation sheets attached

**Total**  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3243</b>		H	<b>Business debt</b>			<b>75.00</b>
<b>Aerotec</b> P.O. Box 7000 Tarzana, CA 91357						
ACCOUNT NO.		H	<b>Business debt</b>			<b>2,769.00</b>
<b>AICCO, Inc</b> Box 9045 New York, NY 10087-9045						
ACCOUNT NO. <b>8470</b>	X	H	<b>Business debt</b>			<b>10.38</b>
<b>All Pro Championships</b> 2541 Holloway Road Louisville, KY 40299						
ACCOUNT NO.		H	<b>Business debt</b>			<b>1,136.00</b>
<b>Allied Waste</b> 9813 Flying Cloud Dr Eden Parairie, MN 55347						
ACCOUNT NO. <b>1003</b>		W	<b>Revolving account reduced to judgment</b>			<b>47,186.00</b>
<b>American Express</b> P.O. Box 297871 Ft. Lauderdale, FL 33329						
ACCOUNT NO.		H	<b>Revolving account</b>			<b>4,040.00</b>
<b>American Express</b> P.O. Box 297812 Ft. Lauderdale, FL 33329						
ACCOUNT NO.		H	<b>Business debt</b>			<b>7,855.00</b>
<b>Ampco System Parking</b> 33 N 9th St., Suite B-50 Minneapolis, MN 55403						
Sheet no. <b>1</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>63,071.38</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			22.00
<b>Andon Balloons P.O. Box 48425 Coon Rapids, MN 55448</b>						
ACCOUNT NO. 7001	X	H	<b>Business debt</b>			5,619.00
<b>Andresen &amp; Butterworth 306 West Superior St. Duluth, MN 55802</b>						
ACCOUNT NO.	X	H	<b>personal debt</b>			57.00
<b>Astridita 3135 Dupont Avenue South #9 Minneapolis, MN 55408</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			810.00
<b>Atlanta Convention &amp; Visitors Bureau P.O. Box 101838 Atlanta, GA 30803</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			840.00
<b>Bachmans 6010 Lyndale Avenue So Minneapolis, MN 55419</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			384.00
<b>Balloons Everywhere 16474 Greeno Road, Fairhope, AL 36532-5528</b>						
ACCOUNT NO. 3271		W	<b>Revolving account opened 2/1/04</b>			14,427.00
<b>Bank Of America P.O. Box 17504 Wilmington, DE 19850</b>						

Sheet no. 2 of 23 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **22,159.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>BC Graphics</b> <b>210 West Vaughn St</b> <b>Tempe, AZ 85283-3649</b>	X	H	<b>Business debt</b>			<b>36.19</b>
ACCOUNT NO. <b>Ben Miller</b> <b>767 Pollard Road</b> <b>Los Gatos, CA 85032</b>	X	H	<b>personal debt</b>			<b>4.50</b>
ACCOUNT NO. <b>Birnick Lifson</b> <b>5500 Wayzata Blvd, Suite 1200</b> <b>Minneapolis, MN 55416</b>	X	H	<b>Business debt</b>			<b>8,285.00</b>
ACCOUNT NO. <b>Bob's Barricades</b> <b>P.O. Box 863611</b> <b>Orlando, FL 32886-3611</b>	X	H	<b>Business debt</b>			<b>37,294.00</b>
ACCOUNT NO. <b>Boom Brothers</b> <b>7900 International Dr. Suite 750</b> <b>Bloomington, MN 55425</b>	X	H	<b>Business debt</b>			<b>103,320.00</b>
ACCOUNT NO. <b>Boulay, Heutmaker, Zibell &amp; Co.</b> <b>7500 Flying Cloud Dr, Suite 800</b> <b>Minneapolis, MN 55344</b>	X	H	<b>Business debt</b>			<b>35,324.00</b>
ACCOUNT NO. <b>Brian Kuseske</b> <b>120 Excelsior Ave N</b> <b>Annandale, MN 55302</b>	X	J	<b>Business debt</b>			<b>100.00</b>
Sheet no. <b>3</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>184,363.69</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Bright Pages P.O. Box 3505 New York, NY 10008-3505</b>	X	H	<b>Business debt</b>			<b>868.00</b>
ACCOUNT NO. <b>Burrells Luce 75 East Northfield Road Livingston, NJ 07039</b>	X	H	<b>Business debt</b>			<b>3,591.00</b>
ACCOUNT NO. <b>C&amp;D Of Red Wing, Inc W8398 250th Avenue Hager City, WI 54014</b>	X	H	<b>Business debt</b>	X		<b>192.00</b>
ACCOUNT NO. 4270 <b>Capital One Bank P.O. 85520 Richmond, VA 23285</b>		W	<b>Revolving account opened 8/1/05</b>			<b>30,200.00</b>
ACCOUNT NO. <b>CBA 3355 West Germaine, Suite 201 St. Cloud, MN 56301</b>	X	H	<b>Business debt</b>			<b>3,590.00</b>
ACCOUNT NO. 3483 <b>Centerpoint Energy PO Box 1144 Minneapolis, MN 55440</b>		J	<b>Services 2010</b>			<b>1,014.00</b>
ACCOUNT NO. <b>CBCS P.O. Box 163729 Columbus, OH 43216-3729</b>			<b>Assignee or other notification for: Centerpoint Energy</b>			
Sheet no. <u>4</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>39,455.00</b>	
				Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	
						\$

IN RE Ridgeway, Paul R &amp; Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		H	<b>Business debt</b>			30,000.00
<b>Charles Mattson 2870 Wheeler Street N Roseville, MN 55113</b>						
ACCOUNT NO. 4769		W	<b>Revolving account opened 12/1/05</b>			7,675.00
<b>Citibank P.O. Box 6241 Sioux Falls, SD 57117-6241</b>						
ACCOUNT NO. 4879		W	<b>Revolving account opened 9/1/04</b>			23,746.00
<b>Citibank P.O. Box 6241 Sioux Falls, SD 57117-6241</b>						
ACCOUNT NO. xxxx		J	<b>6/1/07 former first mortgage on Crow Wing County real estate</b>			122,996.00
<b>Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898</b>						
ACCOUNT NO. 2681		J	<b>Second mortgage on Crow Wing County real estate whichwas foreclosed April, 2009.</b>			114,547.00
<b>Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898</b>						
ACCOUNT NO.			<b>Assignee or other notification for: Citimortgage</b>			
<b>Rausch Sturm Isreal &amp; Hornik 6600 France Avenue South, #600 Minneapolis, MN 55435</b>						
ACCOUNT NO. 2681		J	<b>Former 12/24/03 first mortgage on 19491 Lookout Road, Ironton, MN 56455. the property was sold in foreclosure on April 23, 2009</b>			128,441.60
<b>Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898</b>						

Sheet no. 5 of 23 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	\$ <b>427,405.60</b>
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>Usset, Weingarten &amp; Liebo Suite 300, 4500 Park Glen Road Minneapolis, MN 55416</b>			<b>Assignee or other notification for: Citimortgage</b>			
ACCOUNT NO.		H	<b>Business debt</b>			<b>17,823.00</b>
ACCOUNT NO.		H	<b>Business debt</b>			<b>15,300.00</b>
ACCOUNT NO.		J	<b>Services</b>			<b>1,556.00</b>
ACCOUNT NO.		H	<b>Business debt</b>			<b>40,449.60</b>
ACCOUNT NO.		H	<b>Business debt</b>			<b>407.00</b>
ACCOUNT NO.		H	<b>Business debt</b>			<b>18,232.00</b>
Sheet no. <b>6</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>93,767.60</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			23,425.00
<b>Cornerstone Land Surveying Inc 200 Chestnut St E # B100, Stillwater, MN 55082</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			2,170.00
<b>Courtyard by Marriott West Avondale 1650 N 95th Lane Phoenix, AZ 85307</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			756.00
<b>Cross Town Mechanical 509 Como Avebue St. Paul, MN 55103</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			65.00
<b>Dash Delivery Services PO BOX 43308 Minneapolis, MN 55443</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			150,000.00
<b>David Frauenscheh 6401 Indian Hills Road Edina, MN 55439</b>						
ACCOUNT NO.		J	<b>Lawn service</b>			355.00
<b>David's Lawn Service 12220 60th Avenue North Plymouth, MN 55442</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			59.00
<b>Deep Rock Water Company PO Box 173898 Denver, CO 80217-3898</b>						
Sheet no. <u>7</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>176,830.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Unemployment compensation payments for business			5,734.00
<b>DEPARTMENT OF ECONOMIC SECURITY 390 N ROBERT STREET St. Paul, MN 55101</b>						
ACCOUNT NO.	X	H	Business debt			67.00
<b>Diners Club P.O. Box 6003 The Lakes, NV 88901</b>						
ACCOUNT NO. 4301		H	Revolving account			
<b>Discover Financial P.O. Box 15316 Wilmington, DE 19850</b>						9,056.00
ACCOUNT NO.	X	H	Business debt			
<b>Federal Express P.O. Box 94515 Palatine, IL 60094</b>						3,633.00
ACCOUNT NO.	X	H	Business debt			
<b>FLOYD TOTAL SECURITY 9036 GRAND AVE S Bloomington, MN 55420</b>						598.00
ACCOUNT NO.	X	H	Business debt			
<b>Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257</b>						600.00
ACCOUNT NO.	X	H	Business debt			
<b>Fred Mueller 2438 County Road DD Baldwin, WI 54002</b>						4,000.00
Sheet no. <u>8</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>23,688.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>FREESTYLE PRODUCTIONS 7160 MADISON AVE WEST Minneapolis, MN 55447</b>						<b>70,530.00</b>
ACCOUNT NO. 8081		W	<b>Revolving account opened 8/1/08</b>			
<b>GEMB/JCP P.O. Box 984100 El Paso, TX 79998</b>						<b>243.00</b>
ACCOUNT NO. 4891		J	<b>Foreclosed second mortgage on real estate loan</b>			
<b>GMAC Mortgage P.O. Box 780 Waterloo, IA 50704</b>						<b>141,000.00</b>
ACCOUNT NO.			<b>Assignee or other notification for: GMAC Mortgage</b>			
<b>GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704</b>						
ACCOUNT NO.			<b>Assignee or other notification for: GMAC Mortgage</b>			
<b>Gmac Recovery Dept 1100 Virginia Drive Ft. Washington, PA 19034</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>Green Extreme Lawns, Inc. P.O. Box 245 Long Lake, MN 55356</b>						<b>3,027.00</b>
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>Harold Ridgeway 15132 Park Avenue Burnsville, MN 55306</b>						<b>5,000.00</b>
Sheet no. <b>9</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>219,800.00</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		H	<b>Property taxes</b>			<b>36,747.00</b>
<b>Hennepin County Treasurer 300 South Sixth Street, #A600 Minneapolis, MN 55487</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>1,474.00</b>
<b>HERTZ Corporation PO Box 121056 Dallas, TX 75312-1056</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>1,422.00</b>
<b>Highway Technologies 4700 Lyndale Ave N Minneapolis, MN 55430</b>						
ACCOUNT NO. 0900		W	<b>Revolving account opened 4/1/06</b>			<b>12,895.00</b>
<b>Home Depot/Citibank P.O. Box 6497 Sioux Falls, SD 57117</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>639.00</b>
<b>IMAGE ENSEMBLE 2501 ARCADE STREET Little Canada, MN 55109</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>139.00</b>
<b>InHouse Media 800 N Washington Ave #307 Minneapolis, MN 55401</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>343.00</b>
<b>Integra Telecom P.O. Box 2966 MILWAUKEE, WI 53201-2966</b>						
Sheet no. <u>10</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>53,659.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			118.00
<b>Intercall File 51089 Los Angeles, CA 90074</b>						
ACCOUNT NO.		J				0.00
<b>Internal Revenue Service Mail Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			28.00
<b>Irrigation By Design 14070 23rd Ave N Plymouth, MN 55447</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			62.00
<b>ISAAC BRZECZEK W 8398 250TH AVE. Hager City, WI 54014</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			420.00
<b>Jackson South Community ER Physicians PO Box 48305 Jacksonville, FL 32247-8305</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			75,000.00
<b>Jerry Nelson 1380 Marice Drive, Apt.200 Eagan, MN 55121</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			2,400.00
<b>Jonathan Lebedoff 4900 IDS Center 80 S Eighth Street Minneapolis, MN 55402</b>						
Sheet no. <u>11</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>78,028.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			52,160.00
<b>Kamper Brands, Inc 3205 Cavell Lane St. Louis Park, MN 55426</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			1,959.00
<b>Labor Ready 1002 Solutions Center Chicago, IL 60677</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			25,000.00
<b>Larry And Peg Meyer PO Box 24439 Christiansted, VI 00824</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			19,794.00
<b>LETS GET GRAPHIC 2442 COUNTY RD. 10 Moundsview, MN 55112</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			1,451.00
<b>LK CONSULTING, INC. 5491 MANOR RD SE Prior Lake, MN 55372</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			289.00
<b>M Space 6130 Blue Circle Dr.#300 Minnetonka, MN 55343</b>						
ACCOUNT NO. <b>9250</b>	W		<b>Revolving account opened 7/1/96</b>			<b>12,537.00</b>
<b>Macy's 9111 Duke Blvd Mason, OH 45040-8999</b>						
Sheet no. <b>12</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>113,190.00</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Margaret Liao 3645 Forestview Lane Plymouth, MN 55441</b>	X	H	<b>Business debt. The loan had been secured with Crow Wing County real estate which has been lost to tax foreclosure on 10/31/10</b>			<b>30,000.00</b>
ACCOUNT NO. <b>Marilyn Carlson Nelson 500 Tonkawa Road Long Lake, MN 55356</b>	X	H	<b>Business debt</b>			<b>300,000.00</b>
ACCOUNT NO. <b>MARK HEYMANS 1930 CARL STREET Lauderdale, MN 55113</b>	X	H	<b>Business debt</b>			<b>17.00</b>
ACCOUNT NO. <b>Medica PO Box 1450 Minneapolis, MN 55485</b>		J	<b>Medical services</b>			<b>10.00</b>
ACCOUNT NO. <b>Meet Minneapolis 250 Marquette Ave Ste 1300 Minneapolis, MN 55401</b>	X	H	<b>Business debt</b>			<b>875.00</b>
ACCOUNT NO. <b>Midfirst Bank 501 NW Grand Blvd Oklahoma City, OK 73118</b>		J	<b>Unpaid rent</b>			<b>100.00</b>
ACCOUNT NO. <b>Shapiro, Nordmeyer And Zielke 12550 West Frontage Road #200 Burnsville, MN 55337</b>			<b>Assignee or other notification for: Midfirst Bank</b>			
Sheet no. <u>13</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>331,002.00</b>	
				Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		J				
<b>Midland Mortgage P.O. Box 26648 Oklahoma City, OK 73126-0648</b>						<b>0.00</b>
ACCOUNT NO.		H				
<b>Minneapolis Dept Of Finance 350 SOUTH FIFTH ST, RM 323M Minneapolis, MN 55415</b>						<b>732.00</b>
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>MINNEAPOLIS FIRE PREVENTION BUREAU 350 S 5th STREET ROOM 230 Minneapolis, MN 55415</b>						<b>244.50</b>
ACCOUNT NO.	X	H	<b>business debt</b>			
<b>Minnesota Department of Labor 443 Lafayette Road N St. Paul, MN 55155</b>						<b>33,725.00</b>
ACCOUNT NO.		H	<b>MN pass</b>			
<b>Minnesota Dept Of Transportation Mail Stop 215, 395 John Ireland Bldg St. Paul, MN 55155</b>						<b>68.00</b>
ACCOUNT NO. x860		J	<b>Services 2010</b>			
<b>Minnesota Power 30 West Superior Street Duluth, MN 55802</b>						<b>526.00</b>
ACCOUNT NO.		W	<b>Services</b>			
<b>Minnesota Power 30 West Superior Street Duluth, MN 55802</b>						<b>475.00</b>
Sheet no. <u>14</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>35,770.50</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			4,315.00
<b>Monroe Personnel Services, LLC 220 Montgomery Street Ste. 1006 San Francisco, CA 94104</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			5,467.00
<b>My Telepath, Inc 11970 Portland Avenue Burnsville, MN 55337</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			4,950.00
<b>NFL Proerties, LLC PO BOX 27279 New York, NY 10087-7279</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			36,041.00
<b>Noel Lesley Event Services 2630 Siskiyou Blvd Ashland, OR 97520</b>						
ACCOUNT NO.		J	<b>Services</b>			12,454.00
<b>On Site Sanitation 95 Woodlynn Ave St. Paul, MN 55117</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			26,931.00
<b>PAREO TECHNOLOGY SOLUTIONS 120 S 6th STREET SUITE 2550 Minneapolis, MN 55402</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			52,160.00
<b>Patrick Crowe 3205 Cavell Ln St. Louis Park, MN 55426</b>						
Sheet no. <u>15</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>142,318.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Personal loan used for business</b>			295,000.00
<b>PAUL BIERHAUS 12236 48th PI N. Plymouth, MN 55447</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			25,000.00
<b>Paul Hiniker 10755 Swanburg Dr Pine River, MN 56474</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			370.00
<b>PENSKE TRUCK LEASING CO LP BOX 802577 Chicago, IL 60680-2577</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			140.00
<b>Personnel Concepts 2865 Metropolitan Place Pomona, CA 91767</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			2,700.00
<b>Pitney Bowes Global Financial Services PO BOX 856460 Louisville, KY 40285</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			20,555.00
<b>PROM CATERING 484 INWOOD AVENUE Oakdale, MN 55128</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			142.00
<b>QUALITY BANNER COMPANY PO BOX 772827 Ocala, FL 34474</b>						
Sheet no. <u>16</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>343,907.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>10,852.00</b>
<b>Radio Resource, Inc</b> <b>600 CORPORATE CIRCLE SUITE A</b> <b>Golden, CO 80401</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>40.00</b>
<b>Rapson Architects</b> <b>409 Cedar Avenue</b> <b>Minneapolis, MN 55454</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>112.00</b>
<b>RHINO COMMUNICATIONS RENTALS</b> <b>9494 Hemlock Lane North</b> <b>Maple Grove, MN 55369</b>						
ACCOUNT NO.	X	H	<b>business loan</b>			<b>156,808.00</b>
<b>Riverview Community Bank</b> <b>9040 Quaday Avenue NE</b> <b>Ostego, MN 55330</b>						
ACCOUNT NO.			<b>Assignee or other notification for:</b> <b>Riverview Community Bank</b>			
<b>James T Anderson, Esq</b> <b>17736 Excelsior Blvd</b> <b>Minnetonka, MN 55345</b>						
ACCOUNT NO.		H	<b>Business debt</b>			<b>2,948.00</b>
<b>RJ AHMANN</b> <b>7555 MARKET PLACE DRIVE</b> <b>Eden Prairie, MN 55344</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			<b>15,143.00</b>
<b>RODNEY W WICKLUND AND ASSOC</b> <b>N5171 635TH ST</b> <b>Ellsworth, WI 54011</b>						
Sheet no. <u>17</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)	\$ <b>185,903.00</b>				
	Total	\$				
	(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			7,623.00
<b>SALVATION ARMY PO BOX 230 Ft. Lauderdale, FL 33302</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			12,857.00
<b>SAMP LAW OFFICES PO Box 495 Sioux Falls, SD 57101</b>						
ACCOUNT NO.		J	<b>Merchandise</b>			70.00
<b>Sams Club/GE Money Bank P.O. Box 981064 El Paso, TX 79998</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			8,212.00
<b>Skyway Event Services 1809 E HENNEPIN AVE Minneapolis, MN 55413</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			218.00
<b>Sofitel Hotel 5601 West 78th Street Bloomington, MN 55439</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			425.00
<b>St. Paul Convention And Vistitors Bureau 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			990.00
<b>STAFFING PARTNERS 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345</b>						
Sheet no. <u>18</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>30,395.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			2,450.00
<b>Standard Parking</b> <b>50 South Sixth Street, #120</b> <b>Minneapolis, MN 55402</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			50,000.00
<b>Steve Schussler</b> <b>858 Decatur Avenue North</b> <b>Golden Valley, MN 55427</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			1,738.00
<b>Sun Pass</b> <b>PO Box 880089</b> <b>Boca Raton, FL 33488</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			326.00
<b>Sunshine Lighting Company</b> <b>6810 WEST 23rd STREET</b> <b>Minneapolis, MN 55426</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			2,800.00
<b>Talent West</b> <b>4312 Tennyson Street</b> <b>Denver, CO 80212</b>						
ACCOUNT NO. <b>6471</b>		W	<b>Revolving account opened 8/1/2000</b>			14,547.00
<b>Target</b> <b>P.O. Box 673</b> <b>Minneapolis, MN 55440</b>						
ACCOUNT NO. <b>5541</b>		W	<b>Overdrafts</b>			123.00
<b>TCF</b> <b>801 Marquette Avenue</b> <b>Minneapolis, MN 55402</b>						
Sheet no. <b>19</b> of <b>23</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>71,984.00</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			726.00
<b>Tenant Company</b> P.O. Box 1452 Minneapolis, MN						
ACCOUNT NO.	X	H	<b>Business debt</b>			6,424.00
<b>THE CADRIA GROUP</b> 333 SOUTH 7th STREET SUITE 1330 Minneapolis, MN 55402						
ACCOUNT NO.	X	H	<b>Business debt</b>			2,672.00
<b>The Hartford</b> PO BOX 2907 Hartford, CT 06104						
ACCOUNT NO.	X	H	<b>Business debt</b>			3,250.00
<b>The Lazarus Project</b> 3021 Harbor Lane N, Suite LL105 Plymouth, MN						
ACCOUNT NO.	X	H	<b>Business debt</b>			960.00
<b>Tim Steinberg</b> 23 Empire Drive St. Paul, MN 55103						
ACCOUNT NO.		H	<b>Business debt</b>			131.00
<b>Total Merchant Services</b> C/O NCO Financial 507 Prudential Road Horsham, PA 19044						
ACCOUNT NO.	X	H	<b>Business debt</b>			4,038.00
<b>Tradition Valet</b> 5810 W 78th STREET SUITE 200 Bloomington, MN 55439						

Sheet no. 20 of 23 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **18,201.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	<b>Business debt</b>			0.00
<b>Twin Ports Appraisals 504 Sellwood Building Duluth, MN 55802</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			52,401.00
<b>United Rentals File 51122 Los Angeles, CA 90074</b>						
ACCOUNT NO.	X	H	<b>Business debt</b>			500.00
<b>University Of Hawaii 874 Dillingham Blvd. Honolulu, HI 96817</b>						
ACCOUNT NO.	J	H	<b>Services</b>			121.00
<b>University Of Minnesota Physicians 2312 South 6th Street Room F279 Minneapolis, MN 55454</b>						
ACCOUNT NO. 3809	W	H	<b>Line of credit opened 7/1/93</b>			70,204.00
<b>US Bank P.O. Box 790084 St. Louis, MO 63179-0084</b>						
ACCOUNT NO.	X	H	<b>Personal loan</b>			90,322.00
<b>US Bank 800 Nicollet Mall Minneapolis, MN 55402</b>						
ACCOUNT NO.			<b>Assignee or other notification for: US Bank</b>			
<b>Lindquist &amp; Vennum Attn: William Wassweiler 80 So. Eighth Street, #4200 Minneapolis, MN 55402</b>						
Sheet no. <u>21</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <u>213,548.00</u>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5905</b>	<input checked="" type="checkbox"/> <b>H</b>	<b>Revolving account for Ridgeway international</b>				<b>16,578.00</b>
<b>US Bank CB Disputes P.O. Box 108 St. Louis, MO 63166</b>						
ACCOUNT NO.	<input type="checkbox"/> <b>J</b>	<b>Revolving account</b>				<b>36,653.24</b>
<b>US Bank P.O. Box 790408 St. Louis, MO 63179-0408</b>						
ACCOUNT NO.	<input type="checkbox"/>	<b>Assignee or other notification for: US Bank</b>				
<b>US Bank CB Disputes P.O. Box 108 St. Louis, MO 63166</b>						
ACCOUNT NO. <b>0085</b>	<input type="checkbox"/> <b>H</b>	<b>Revolving credit card charges incurred over the past several years.</b>				<b>23,002.00</b>
<b>US Bank P.O. Box 790084 St. Louis, MO 63179-0084</b>						
ACCOUNT NO. <b>3809</b>	<input type="checkbox"/> <b>J</b>	<b>Overdarft line of credit</b>				<b>53,040.00</b>
<b>US Bank 1200 Energy Park D St. Paul, MN 55108</b>						
ACCOUNT NO.	<input type="checkbox"/>	<b>Assignee or other notification for: US Bank</b>				
<b>Gurstel, Stalock &amp; Charge 6681 Country Club Dr Golden Valley, MN 55427</b>						
ACCOUNT NO.	<input checked="" type="checkbox"/> <b>J</b>	<b>Business services</b>				<b>16,748.00</b>
<b>Verizon Wireless P.O. Box 1850 Folsom, CA 95530</b>						

Sheet no. 22 of 23 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **\$ 146,021.24**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.		H	<b>Utilities on real estate lost to foreclosure in 2009</b>			
<b>Village Of St. Anthony 3301 Silver Lake Road St. Anthony, MN 55418</b>						<b>102.00</b>
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>Webber Marketing Promotions P.O. Box 41086 Plymouth, MN 55441</b>						<b>1,400.00</b>
ACCOUNT NO.	X	H	<b>Business debt</b>			
<b>Wenck Associates 1800 Pioneer Creek Center Maple Plain, MN 55359</b>						<b>15,996.00</b>
ACCOUNT NO.		J	<b>Services</b>			
<b>West Irrigation Services P.O. Box 46192 Plymouth, MN 55446</b>						<b>247.00</b>
ACCOUNT NO.		H	<b>Business debt</b>			
<b>Wheeler Construction 1310 North 24th Street Phoenix, AZ 85008-1379</b>						<b>2,650.00</b>
ACCOUNT NO.						
ACCOUNT NO.						
Sheet no. <u>23</u> of <u>23</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	\$ <b>20,395.00</b>	
				Total		
				(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					\$ <b>3,069,158.01</b>	

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Matt Wolfe</b> <b>1647 Canopy Oaks Blvd</b> <b>Palm Harbor, FL 34683</b>	<b>Residential lease</b>

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Ridgeway International</b> <b>1200 Ford Road</b> <b>Minnetonka, MN 55305</b>	<b>US Bank</b> <b>800 Nicollet Mall</b> <b>Minneapolis, MN 55402</b>
	<b>US Bank</b> <b>CB Disputes</b> <b>P.O. Box 108</b> <b>St. Louis, MO 63166</b>
	<b>All Pro Championships</b> <b>2541 Holloway Road</b> <b>Louisville, KY 40299</b>
	<b>Andresen &amp; Butterworth</b> <b>306 West Superior St.</b> <b>Duluth, MN 55802</b>
	<b>Andon Balloons</b> <b>P.O. Box 48425</b> <b>Coon Rapids, MN 55448</b>
	<b>Angie Thayer</b> <b>2206 Cattail Way</b> <b>Hudson, WI 54016</b>
	<b>Astridita</b> <b>3135 Dupont Avenue South #9</b> <b>Minneapolis, MN 55408</b>
	<b>Atlanta Convention &amp; Visitors Bureau</b> <b>P.O. Box 101838</b> <b>Atlanta, GA 30803</b>
	<b>Bachmans</b> <b>6010 Lyndale Avenue So</b> <b>Minneapolis, MN 55419</b>
	<b>Balloons Everywhere</b> <b>16474 Greeno Road,</b> <b>Fairhope, AL 36532-5528</b>
	<b>BC Graphics</b> <b>210 West Vaughn St</b> <b>Tempe, AZ 85283-3649</b>
	<b>Ben Miller</b> <b>767 Pollard Road</b> <b>Los Gatos, CA 85032</b>
	<b>Birnick Lifson</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>5500 Wayzata Blvd, Suite 1200</b> <b>Minneapolis, MN 55416</b>
	<b>Bob's Barricades</b> <b>P.O. Box 863611</b> <b>Orlando, FL 32886-3611</b>
	<b>Boom Brothers</b> <b>7900 International Dr. Suite 750</b> <b>Bloomington, MN 55425</b>
	<b>Boulay, Heutmaker, Zibell &amp; Co.</b> <b>7500 Flying Cloud Dr, Suite 800</b> <b>Minneapolis, MN 55344</b>
	<b>Brian Schlick</b> <b>15213 Edgewater Cir NE,</b> <b>Prior Lake, MN 55372</b>
	<b>Bright Pages</b> <b>P.O. Box 3505</b> <b>New York, NY 10008-3505</b>
	<b>Brittany Sather</b> <b>939 Huron Avenue N</b> <b>Oakdale, MN 55128</b>
	<b>Bryce Nordaune</b> <b>1010 110th Ave NW</b> <b>Watson, MN 56295</b>
	<b>Burrells Luce</b> <b>75 East Northfield Road</b> <b>Livingston, NJ 07039</b>
	<b>C&amp;D Of Red Wing, Inc</b> <b>W8398 250th Avenue</b> <b>Hager City, WI 54014</b>
	<b>CBA</b> <b>3355 West Germaine, Suite 201</b> <b>St. Cloud, MN 56301</b>
	<b>Chelsey M Oosterhuis</b> <b>1730 Graham Avenue #443</b> <b>St. Paul, MN 55116</b>
	<b>Christina M Ridgeway</b> <b>9774 Urbandale Lane North</b> <b>Maple Grove, MN 55311</b>
	<b>Christphrer Hagerty</b> <b>3870 Raptor Court</b> <b>Ft. Collins, CO 80528</b>
	<b>Claire Terrones</b> <b>720 McKnight Rd S</b> <b>St. Paul, MN 55119</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Cornerstone Land Surveying Inc</b> 200 Chestnut St E # B100, Stillwater, MN 55082
	<b>Courtyard by Marriott West Avondale</b> 1650 N 95th Lane Phoenix, AZ 85307
	<b>Craig Morff</b> 8693 HILLSIDE ROAD Alta Loma, CA 91701
	<b>Cross Town Mechanical</b> 509 Como Avebue St. Paul, MN 55103
	<b>Dash Delivery Services</b> PO BOX 43308 Minneapolis, MN 55443
	<b>David Carpenter</b> 2902 Irving Ave S apt 2, Minneapolis, MN 55408
	<b>David Frauenscheh</b> 6401 Indian Hills Road Edina, MN 55439
	<b>Deep Rock Water Company</b> PO Box 173898 Denver, CO 80217-3898
	<b>DENNIS GRAMMER</b> 843 EAST ESSEX ST Glendora, CA 91740
	<b>Diners Club</b> P.O. Box 6003 The Lakes, NV 88901
	<b>Federal Express</b> P.O. Box 94515 Palatine, IL 60094
	<b>Florida Department Of Revenue</b> 5050 W TENNESSEE ST TALLAHASSEE, FL 32399
	<b>FLOYD TOTAL SECURITY</b> 9036 GRAND AVE S Bloomington, MN 55420
	<b>Franchise Tax Board</b> P.O. Box 942857 Sacramento, CA 94257
	<b>Fred Mueller</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>2438 County Road DD</b> <b>Baldwin, WI 54002</b>
	<b>FREESTYLE PRODUCTIONS</b> <b>7160 MADISON AVE WEST</b> <b>Minneapolis, MN 55447</b>
	<b>Green Extreme Lawns, Inc.</b> <b>P.O. Box 245</b> <b>Long Lake, MN 55356</b>
	<b>Harold Ridgeway</b> <b>15132 Park Avenue</b> <b>Burnsville, MN 55306</b>
	<b>HERTZ Corporation</b> <b>PO Box 121056</b> <b>Dallas, TX 75312-1056</b>
	<b>Highway Technologies</b> <b>4700 Lyndale Ave N</b> <b>Minneapolis, MN 55430</b>
	<b>IMAGE ENSEMBLE</b> <b>2501 ARCADE STREET</b> <b>Little Canada, MN 55109</b>
	<b>InHouse Media</b> <b>800 N Washington Ave #307</b> <b>Minneapolis, MN 55401</b>
	<b>Integra Telecom</b> <b>P.O. Box 2966</b> <b>MILWAUKEE, WI 53201-2966</b>
	<b>Intercall</b> <b>File 51089</b> <b>Los Angeles, CA 90074</b>
	<b>Irrigation By Design</b> <b>14070 23rd Ave N</b> <b>Plymouth, MN 55447</b>
	<b>ISAAC BRZECZEK</b> <b>W 8398 250TH AVE.</b> <b>Hager City, WI 54014</b>
	<b>Jackson South Community ER Physicians</b> <b>PO Box 48305</b> <b>Jacksonville, FL 32247-8305</b>
	<b>Jason Hirsch</b> <b>3005 Kagen Avenue NE</b> <b>St. Michael, MN 55376</b>
	<b>Jerry Nelson</b> <b>1380 Marice Drive, Apt.200</b> <b>Eagan, MN 55121</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>JOHN AURENTZ</b> 400 Selby Ave #226 St. Paul, MN 55102
	<b>JOHN FOSSUM</b> 14424 PORTLAND AVE Burnsville, MN 55337
	<b>Jonathan Lebedoff</b> 4900 IDS Center 80 S Eighth Street Minneapolis, MN 55402
	<b>Kamper Brands, Inc</b> 3205 Cavell Lane St. Louis Park, MN 55426
	<b>Katherine Miller</b> 166 Cleveland Avenue South St. Paul, MN 55105
	<b>Katie Fornasiere</b> 8465 Underwood Lane Maple Grove, MN 55369
	<b>Kevin Dunnigan</b> 4143 Beaver Dam Rd St. Paul, MN 55122
	<b>Kevin Foley</b> PO Box 264 Afton, MN 55001
	<b>Kirsten Olson</b> 1508 West Lake Street Minneapolis, MN 55408
	<b>Labor Ready</b> 1002 Solutions Center Chicago, IL 60677
	<b>Larry And Peg Meyer</b> PO Box 24439 Christiansted, VI 00824
	<b>LEE URNESS</b> 5491 MANOR RD Prior Lake, MN 55372
	<b>LETS GET GRAPHIC</b> 2442 COUNTY RD. 10 Moundsview, MN 55112
	<b>LK CONSULTING, INC.</b> 5491 MANOR RD SE Prior Lake, MN 55372
	<b>M Space</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>6130 Blue Circle Dr.#300</b> <b>Minnetonka, MN 55343</b>
	<b>Margaret Liao</b> <b>3645 Forestview Lane</b> <b>Plymouth, MN 55441</b>
	<b>Marilyn Carlson Nelson</b> <b>500 Tonkawa Road</b> <b>Long Lake, MN 55356</b>
	<b>MARK HEYMANS</b> <b>1930 CARL STREET</b> <b>Lauderdale, MN 55113</b>
	<b>Matt Fornasiere</b> <b>10641 Smetana Road #302</b> <b>Minnetonka, MN 55343</b>
	<b>Matt Urness</b> <b>5491 MANOR ROAD</b> <b>Prior Lake, MN 55372</b>
	<b>Meet Minneapolis</b> <b>250 Marquette Ave Ste 1300</b> <b>Minneapolis, MN 55401</b>
	<b>Meghan Potter</b> <b>600 15th Ave SE</b> <b>Minneapolis, MN 55455</b>
	<b>Mike Claassen</b> <b>5409 Riverbluff Drive</b> <b>Bloomington, MN 55437</b>
	<b>Mike Ward</b> <b>6603 COUNTRY CLUB DR</b> <b>La Verne, CA 91750</b>
	<b>Mike Serie</b> <b>11400 49th Place North, Plymouth, MN</b> <b>Plymouth, MN 55442</b>
	<b>MINNEAPOLIS FIRE PREVENTION BUREAU</b> <b>350 S 5th STREET ROOM 230</b> <b>Minneapolis, MN 55415</b>
	<b>Minnesota Department of Labor</b> <b>443 Lafayette Road N</b> <b>St. Paul, MN 55155</b>
	<b>DEPARTMENT OF ECONOMIC SECURITY</b> <b>390 N ROBERT STREET</b> <b>St. Paul, MN 55101</b>
	<b>Monroe Personnel Services, LLC</b> <b>220 Montgomery Street Ste. 1006</b> <b>San Francisco, CA 94104</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>My Telepath, Inc</b> 11970 Portland Avenue Burnsville, MN 55337
	<b>NFL Properties, LLC</b> PO BOX 27279 New York, NY 10087-7279
	<b>Nichole Kirkpatrick</b> PO Box 63050 MCBH Kaneohe Bay,, HI 96863-3050
	<b>Noel Lesley Event Services</b> 2630 Siskiyou Blvd Ashland, OR 97520
	<b>PAREO TECHNOLOGY SOLUTIONS</b> 120 S 6th STREET SUITE 2550 Minneapolis, MN 55402
	<b>Patrick Crowe</b> 3205 Cavell Ln St. Louis Park, MN 55426
	<b>PAUL BIERHAUS</b> 12236 48th PI N. Plymouth, MN 55447
	<b>Paul Hiniker</b> 10755 Swanburg Dr Pine River, MN 56474
	<b>PENSKE TRUCK LEASING CO LP</b> BOX 802577 Chicago, IL 60680-2577
	<b>Personnel Concepts</b> 2865 Metropolitan Place Pomona, CA 91767
	<b>Pitney Bowes Global Financial Services</b> PO BOX 856460 Louisville, KY 40285
	<b>PROM CATERING</b> 484 INWOOD AVENUE Oakdale, MN 55128
	<b>QUALITY BANNER COMPANY</b> PO BOX 772827 Ocala, FL 34474
	<b>Rachel Camann</b> 1523 Rollins Ave SE Minneapolis, MN 55414
	<b>Radio Resource, Inc</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>600 CORPORATE CIRCLE SUITE A</b> Golden, CO 80401
	<b>Rapson Architects</b> 409 Cedar Avenue Minneapolis, MN 55454
	<b>RHINO COMMUNICATIONS RENTALS</b> 9494 Hemlock Lane North Maple Grove, MN 55369
	<b>Riverview Community Bank</b> 9040 Quaday Avenue NE Ostego, MN 55330
	<b>RJ Watson</b> 1311 Marion St St. Paul, MN 55117
	<b>Robert Stiles</b> 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038
	<b>Robert Williams</b>
	<b>RODNEY W WICKLUND AND ASSOC</b> N5171 635TH ST Ellsworth, WI 54011
	<b>Roger Kelley</b> PO Box 55 Cape Fair, MO 65624
	<b>St. Paul Convention And Vistitors Bureau</b> 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102
	<b>SALVATION ARMY</b> PO BOX 230 Ft. Lauderdale, FL 33302
	<b>SAMP LAW OFFICES</b> PO Box 495 Sioux Falls, SD 57101
	<b>Skyway Event Services</b> 1809 E HENNEPIN AVE Minneapolis, MN 55413
	<b>Sofitel Hotel</b> 5601 West 78th Street Bloomington, MN 55439
	<b>STAFFING PARTNERS</b> 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345
	<b>Standard Parking</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>50 South Sixth Street, #120</b> <b>Minneapolis, MN 55402</b>
	<b>Steve Schussler</b> <b>858 Decatur Avenir North</b> <b>Golden Valley, MN 55427</b>
	<b>Sun Pass</b> <b>PO Box 880089</b> <b>Boca Raton, FL 33488</b>
	<b>Sunshine Lighting Company</b> <b>6810 WEST 23rd STREET</b> <b>Minneapolis, MN 55426</b>
	<b>Talent West</b> <b>4312 Tennyson Street</b> <b>Denver, CO 80212</b>
	<b>Tenant Company</b> <b>P.O. Box 1452</b> <b>Minneapolis, MN</b>
	<b>THE CADRIA GROUP</b> <b>333 SOUTH 7th STREET SUITE 1330</b> <b>Minneapolis, MN 55402</b>
	<b>The Hartford</b> <b>PO BOX 2907</b> <b>Hartford, CT 06104</b>
	<b>The Lazarus Project</b> <b>3021 Harbor Lane N, Suite LL105</b> <b>Plymouth, MN</b>
	<b>Tim Steinberg</b> <b>23 Empire Drive</b> <b>St. Paul, MN 55103</b>
	<b>Steven and Tina Kitts</b> <b>902 East 1340 North</b> <b>American Fork, UT 84003</b>
	<b>Todd Henshaw</b> <b>5732 CEDARWOOD TRAIL NE</b> <b>Prior Lake, MN 55372</b>
	<b>Tradition Valet</b> <b>5810 W 78th STREET SUITE 200</b> <b>Bloomington, MN 55439</b>
	<b>Twin Ports Appraisals</b> <b>504 Sellwood Building</b> <b>Duluth, MN 55802</b>
	<b>United Rentals</b> <b>File 51122</b> <b>Los Angeles, CA 90074</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Internal Revenue Service</b> <b>Mail Centralized Insolvency Operation</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>
	<b>University Of Hawaii</b> <b>874 Dillingham Blvd.</b> <b>Honolulu, HI 96817</b>
	<b>Verizon Wireless</b> <b>P.O. Box 1850</b> <b>Folsom, CA 95530</b>
	<b>Webber Marketing Promotions</b> <b>P.O. Box 41086</b> <b>Plymouth, MN 55441</b>
	<b>Wenck Associates</b> <b>1800 Pioneer Creek Center</b> <b>Maple Plain, MN 55359</b>
	<b>Brian Kuseske</b> <b>120 Excelsior Ave N</b> <b>Annandale, MN 55302</b>
	<b>State Of Louisiana Revenue Dept</b> <b>C/O DCS</b> <b>P.O. Box 9056</b> <b>Pleasanton, CA 94566-9056</b>
	<b>Missouri Revenue Dept</b> <b>P.O. Box 3300</b> <b>Jefferson City, MO 65105-3300</b>
<b>Ridgeway Properties</b> <b>1200 Ford Road</b> <b>Minnetonka, MN 55305</b>	<b>US Bank</b> <b>P.O. Box 790408</b> <b>St. Louis, MO 63179-0408</b>
	<b>US Bank</b> <b>800 Nicollet Mall</b> <b>Minneapolis, MN 55402</b>
	<b>US Bank</b> <b>800 Nicollet Mall</b> <b>Minneapolis, MN 55402</b>
	<b>All Pro Championships</b> <b>2541 Holloway Road</b> <b>Louisville, KY 40299</b>
	<b>Andresen &amp; Butterworth</b> <b>306 West Superior St.</b> <b>Duluth, MN 55802</b>
	<b>Andon Balloons</b> <b>P.O. Box 48425</b> <b>Coon Rapids, MN 55448</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Angie Thayer</b> 2206 Cattail Way Hudson, WI 54016
	<b>Astridita</b> 3135 Dupont Avenue South #9 Minneapolis, MN 55408
	<b>Atlanta Convention &amp; Visitors Bureau</b> P.O. Box 101838 Atlanta, GA 30803
	<b>Bachmans</b> 6010 Lyndale Avenue So Minneapolis, MN 55419
	<b>Balloons Everywhere</b> 16474 Greeno Road, Fairhope, AL 36532-5528
	<b>BC Graphics</b> 210 West Vaughn St Tempe, AZ 85283-3649
	<b>Ben Miller</b> 767 Pollard Road Los Gatos, CA 85032
	<b>Birnick Lifson</b> 5500 Wayzata Blvd, Suite 1200 Minneapolis, MN 55416
	<b>Bob's Barricades</b> P.O. Box 863611 Orlando, FL 32886-3611
	<b>Boom Brothers</b> 7900 International Dr. Suite 750 Bloomington, MN 55425
	<b>Boulay, Heutmaker, Zibell &amp; Co.</b> 7500 Flying Cloud Dr, Suite 800 Minneapolis, MN 55344
	<b>Brian Schlick</b> 15213 Edgewater Cir NE, Prior Lake, MN 55372
	<b>Bright Pages</b> P.O. Box 3505 New York, NY 10008-3505
	<b>Brittany Sather</b> 939 Huron Avenue N Oakdale, MN 55128
	<b>Bryce Nordaune</b> 1010 110th Ave NW

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Watson, MN 56295</b>
	<b>Burrells Luce</b> <b>75 East Northfield Road</b> <b>Livingston, NJ 07039</b>
	<b>C&amp;D Of Red Wing, Inc</b> <b>W8398 250th Avenue</b> <b>Hager City, WI 54014</b>
	<b>CBA</b> <b>3355 West Germaine, Suite 201</b> <b>St. Cloud, MN 56301</b>
	<b>Chelsey M Oosterhuis</b> <b>1730 Graham Avenue #443</b> <b>St. Paul, MN 55116</b>
	<b>Christina M Ridgeway</b> <b>9774 Urbandale Lane North</b> <b>Maple Grove, MN 55311</b>
	<b>Christpher Hagerty</b> <b>3870 Raptor Court</b> <b>Ft. Collins, CO 80528</b>
	<b>Claire Terrones</b> <b>720 McKnight Rd S</b> <b>St. Paul, MN 55119</b>
	<b>Cornerstone Land Surveying Inc</b> <b>200 Chestnut St E # B100,</b> <b>Stillwater, MN 55082</b>
	<b>Courtyard by Marriott West Avondale</b> <b>1650 N 95th Lane</b> <b>Phoenix, AZ 85307</b>
	<b>Craig Morff</b> <b>8693 HILLSIDE ROAD</b> <b>Alta Loma, CA 91701</b>
	<b>Cross Town Mechanical</b> <b>509 Como Avebue</b> <b>St. Paul, MN 55103</b>
	<b>Dash Delivery Services</b> <b>PO BOX 43308</b> <b>Minneapolis, MN 55443</b>
	<b>David Carpenter</b> <b>2902 Irving Ave S apt 2,</b> <b>Minneapolis, MN 55408</b>
	<b>David Frauenscheh</b> <b>6401 Indian Hills Road</b> <b>Edina, MN 55439</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Deep Rock Water Company</b> PO Box 173898 Denver, CO 80217-3898
	<b>DENNIS GRAMMER</b> 843 EAST ESSEX ST Glendora, CA 91740
	<b>Diners Club</b> P.O. Box 6003 The Lakes, NV 88901
	<b>Federal Express</b> P.O. Box 94515 Palatine, IL 60094
	<b>Florida Department Of Revenue</b> 5050 W TENNESSEE ST TALLAHASSEE, FL 32399
	<b>FLOYD TOTAL SECURITY</b> 9036 GRAND AVE S Bloomington, MN 55420
	<b>Franchise Tax Board</b> P.O. Box 942857 Sacramento, CA 94257
	<b>Fred Mueller</b> 2438 County Road DD Baldwin, WI 54002
	<b>FREESTYLE PRODUCTIONS</b> 7160 MADISON AVE WEST Minneapolis, MN 55447
	<b>Green Extreme Lawns, Inc.</b> P.O. Box 245 Long Lake, MN 55356
	<b>Harold Ridgeway</b> 15132 Park Avenue Burnsville, MN 55306
	<b>HERTZ Corporation</b> PO Box 121056 Dallas, TX 75312-1056
	<b>Highway Technologies</b> 4700 Lyndale Ave N Minneapolis, MN 55430
	<b>IMAGE ENSEMBLE</b> 2501 ARCADE STREET Little Canada, MN 55109
	<b>InHouse Media</b> 800 N Washington Ave #307

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Minneapolis, MN 55401</b>
	<b>Integra Telecom</b> <b>P.O. Box 2966</b> <b>MILWAUKEE, WI 53201-2966</b>
	<b>Intercall</b> <b>File 51089</b> <b>Los Angeles, CA 90074</b>
	<b>Irrigation By Design</b> <b>14070 23rd Ave N</b> <b>Plymouth, MN 55447</b>
	<b>ISAAC BRZECZEK</b> <b>W 8398 250TH AVE.</b> <b>Hager City, WI 54014</b>
	<b>Jackson South Community ER Physicians</b> <b>PO Box 48305</b> <b>Jacksonville, FL 32247-8305</b>
	<b>Jason Hirsch</b> <b>3005 Kagen Avenue NE</b> <b>St. Michael, MN 55376</b>
	<b>Jerry Nelson</b> <b>1380 Marice Drive, Apt.200</b> <b>Eagan, MN 55121</b>
	<b>JOHN AURENTZ</b> <b>400 Selby Ave #226</b> <b>St. Paul, MN 55102</b>
	<b>JOHN FOSSUM</b> <b>14424 PORTLAND AVE</b> <b>Burnsville, MN 55337</b>
	<b>Jonathan Lebedoff</b> <b>4900 IDS Center 80 S Eighth Street</b> <b>Minneapolis, MN 55402</b>
	<b>Kamper Brands, Inc</b> <b>3205 Cavell Lane</b> <b>St. Louis Park, MN 55426</b>
	<b>Katherine Miller</b> <b>166 Cleveland Avenue South</b> <b>St. Paul, MN 55105</b>
	<b>Katie Fornasiere</b> <b>8465 Underwood Lane</b> <b>Maple Grove, MN 55369</b>
	<b>Kevin Dunnigan</b> <b>4143 Beaver Dam Rd</b> <b>St. Paul, MN 55122</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Kevin Foley</b> PO Box 264 Afton, MN 55001
	<b>Kirsten Olson</b> 1508 West Lake Street Minneapolis, MN 55408
	<b>Labor Ready</b> 1002 Solutions Center Chicago, IL 60677
	<b>Larry And Peg Meyer</b> PO Box 24439 Christiansted, VI 00824
	<b>LEE URNESS</b> 5491 MANOR RD Prior Lake, MN 55372
	<b>LETS GET GRAPHIC</b> 2442 COUNTY RD. 10 Moundsview, MN 55112
	<b>LK CONSULTING, INC.</b> 5491 MANOR RD SE Prior Lake, MN 55372
	<b>M Space</b> 6130 Blue Circle Dr.#300 Minnetonka, MN 55343
	<b>Margaret Liao</b> 3645 Forestview Lane Plymouth, MN 55441
	<b>Marilyn Carlson Nelson</b> 500 Tonkawa Road Long Lake, MN 55356
	<b>MARK HEYMANS</b> 1930 CARL STREET Lauderdale, MN 55113
	<b>Matt Fornasiere</b> 10641 Smetana Road #302 Minnetonka, MN 55343
	<b>Matt Urness</b> 5491 MANOR ROAD Prior Lake, MN 55372
	<b>Meet Minneapolis</b> 250 Marquette Ave Ste 1300 Minneapolis, MN 55401
	<b>Meghan Potter</b> 600 15th Ave SE

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Minneapolis, MN 55455</b>
	<b>Mike Claassen</b> <b>5409 Riverbluff Drive</b> <b>Bloomington, MN 55437</b>
	<b>Mike Ward</b> <b>6603 COUNTRY CLUB DR</b> <b>La Verne, CA 91750</b>
	<b>Mike Serie</b> <b>11400 49th Place North, Plymouth, MN</b> <b>Plymouth, MN 55442</b>
	<b>MINNEAPOLIS FIRE PREVENTION BUREAU</b> <b>350 S 5th STREET ROOM 230</b> <b>Minneapolis, MN 55415</b>
	<b>Minnesota Department of Labor</b> <b>443 Lafayette Road N</b> <b>St. Paul, MN 55155</b>
	<b>DEPARTMENT OF ECONOMIC SECURITY</b> <b>390 N ROBERT STREET</b> <b>St. Paul, MN 55101</b>
	<b>Monroe Personnel Services, LLC</b> <b>220 Montgomery Street Ste. 1006</b> <b>San Francisco, CA 94104</b>
	<b>My Telepath, Inc</b> <b>11970 Portland Avenue</b> <b>Burnsville, MN 55337</b>
	<b>NFL Properties, LLC</b> <b>PO BOX 27279</b> <b>New York, NY 10087-7279</b>
	<b>Nichole Kirkpatrick</b> <b>PO Box 63050 MCBH</b> <b>Kaneohe Bay,, HI 96863-3050</b>
	<b>Noel Lesley Event Services</b> <b>2630 Siskiyou Blvd</b> <b>Ashland, OR 97520</b>
	<b>PAREO TECHNOLOGY SOLUTIONS</b> <b>120 S 6th STREET SUITE 2550</b> <b>Minneapolis, MN 55402</b>
	<b>Patrick Crowe</b> <b>3205 Cavell Ln</b> <b>St. Louis Park, MN 55426</b>
	<b>PAUL BIERHAUS</b> <b>12236 48th PI N.</b> <b>Plymouth, MN 55447</b>

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Paul Hiniker</b> 10755 Swanburg Dr Pine River, MN 56474
	<b>PENSKE TRUCK LEASING CO LP</b> BOX 802577 Chicago, IL 60680-2577
	<b>Personnel Concepts</b> 2865 Metropolitan Place Pomona, CA 91767
	<b>Pitney Bowes Global Financial Services</b> PO BOX 856460 Louisville, KY 40285
	<b>PROM CATERING</b> 484 INWOOD AVENUE Oakdale, MN 55128
	<b>QUALITY BANNER COMPANY</b> PO BOX 772827 Ocala, FL 34474
	<b>Rachel Camann</b> 1523 Rollins Ave SE Minneapolis, MN 55414
	<b>Radio Resource, Inc</b> 600 CORPORATE CIRCLE SUITE A Golden, CO 80401
	<b>Rapson Architects</b> 409 Cedar Avenue Minneapolis, MN 55454
	<b>RHINO COMMUNICATIONS RENTALS</b> 9494 Hemlock Lane North Maple Grove, MN 55369
	<b>Riverview Community Bank</b> 9040 Quaday Avenue NE Ostego, MN 55330
	<b>RJ Watson</b> 1311 Marion St St. Paul, MN 55117
	<b>Robert Stiles</b> 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038
	<b>Robert Williams</b>
	<b>RODNEY W WICKLUND AND ASSOC</b> N5171 635TH ST Ellsworth, WI 54011

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Roger Kelley</b> PO Box 55 Cape Fair, MO 65624
	<b>St. Paul Convention And Vistitors Bureau</b> 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102
	<b>SALVATION ARMY</b> PO BOX 230 Ft. Lauderdale, FL 33302
	<b>SAMP LAW OFFICES</b> PO Box 495 Sioux Falls, SD 57101
	<b>Skyway Event Services</b> 1809 E HENNEPIN AVE Minneapolis, MN 55413
	<b>Sofitel Hotel</b> 5601 West 78th Street Bloomington, MN 55439
	<b>STAFFING PARTNERS</b> 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345
	<b>Standard Parking</b> 50 South Sixth Street, #120 Minneapolis, MN 55402
	<b>Steve Schussler</b> 858 Decatur Avenie North Golden Valley, MN 55427
	<b>Sun Pass</b> PO Box 880089 Boca Raton, FL 33488
	<b>Sunshine Lighting Company</b> 6810 WEST 23rd STREET Minneapolis, MN 55426
	<b>Talent West</b> 4312 Tennyson Street Denver, CO 80212
	<b>Tenant Company</b> P.O. Box 1452 Minneapolis, MN
	<b>THE CADRIA GROUP</b> 333 SOUTH 7th STREET SUITE 1330 Minneapolis, MN 55402
	<b>The Hartford</b> PO BOX 2907

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<b>Hartford, CT 06104</b>  <b>The Lazarus Project</b> <b>3021 Harbor Lane N, Suite LL105</b> <b>Plymouth, MN</b>
	<b>Tim Steinberg</b> <b>23 Empire Drive</b> <b>St. Paul, MN 55103</b>
	<b>Steven and Tina Kitts</b> <b>902 East 1340 North</b> <b>American Fork, UT 84003</b>
	<b>Todd Henshaw</b> <b>5732 CEDARWOOD TRAIL NE</b> <b>Prior Lake, MN 55372</b>
	<b>Tradition Valet</b> <b>5810 W 78th STREET SUITE 200</b> <b>Bloomington, MN 55439</b>
	<b>Twin Ports Appraisals</b> <b>504 Sellwood Building</b> <b>Duluth, MN 55802</b>
	<b>United Rentals</b> <b>File 51122</b> <b>Los Angeles, CA 90074</b>
	<b>Internal Revenue Service</b> <b>Mail Centralized Insolvency Operation</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>
	<b>University Of Hawaii</b> <b>874 Dillingham Blvd.</b> <b>Honolulu, HI 96817</b>
	<b>Verizon Wireless</b> <b>P.O. Box 1850</b> <b>Folsom, CA 95530</b>
	<b>Webber Marketing Promotions</b> <b>P.O. Box 41086</b> <b>Plymouth, MN 55441</b>
	<b>Wenck Associates</b> <b>1800 Pioneer Creek Center</b> <b>Maple Plain, MN 55359</b>
	<b>Brian Kuseske</b> <b>120 Excelsior Ave N</b> <b>Annandale, MN 55302</b>

IN RE Ridgeway, Paul R &amp; Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	Ramsey County 2 months 15 West Kellogg St. Paul, MN 55102	

**INCOME:** (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 3,416.53	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____

**3. SUBTOTAL**

4. LESS PAYROLL DEDUCTIONS	\$ 3,416.53	\$ 0.00
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a. Payroll taxes and Social Security	\$ 917.80	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____

**5. SUBTOTAL OF PAYROLL DEDUCTIONS**

<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 917.80</b>	<b>\$ 0.00</b>
	<b>\$ 2,498.73</b>	<b>\$ 0.00</b>

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 750.00	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____

**14. SUBTOTAL OF LINES 7 THROUGH 13**

<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 750.00</b>	<b>\$ 0.00</b>
	<b>\$ 3,248.73</b>	<b>\$ 0.00</b>

**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 3,248.73
-------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Debtor's part-time employment at Ramsey County ends on 1/7/11. He is trying to secure full-time work. He continues his consulting businesses.**

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No.

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>905.00</b>
a. Are real estate taxes included? Yes <u>      </u> No <u>✓</u>	
b. Is property insurance included? Yes <u>      </u> No <u>✓</u>	
2. Utilities:	
a. Electricity and heating fuel	\$ <b>168.00</b>
b. Water and sewer	\$ <b>25.00</b>
c. Telephone	\$ <u>      </u>
d. Other <u>Cell Phone</u>	\$ <b>250.00</b>
<u>Cable TV</u>	\$ <b>75.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>50.00</b>
4. Food	\$ <b>400.00</b>
5. Clothing	\$ <b>75.00</b>
6. Laundry and dry cleaning	\$ <b>30.00</b>
7. Medical and dental expenses	\$ <b>75.00</b>
8. Transportation (not including car payments)	\$ <b>400.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>50.00</b>
10. Charitable contributions	\$ <u>      </u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <b>91.00</b>
b. Life	\$ <u>      </u>
c. Health	\$ <u>      </u>
d. Auto	\$ <b>316.00</b>
e. Other	\$ <u>      </u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>      </u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>      </u>
b. Other	\$ <u>      </u>
14. Alimony, maintenance, and support paid to others	\$ <u>      </u>
15. Payments for support of additional dependents not living at your home	\$ <u>      </u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <b>1,325.00</b>
17. Other <u>See Schedule Attached</u>	\$ <b>741.00</b>
	\$ <u>      </u>
	\$ <u>      </u>

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ <b>4,976.00</b>
--------------------

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**Debtor's consulting business has decreased over the last 3 years. His cell phone and internet expenses could decrease if he finds employment. Debtors had been repaying the IRS in a \$2,000.00/m plan in 2006-2007 but could not continue. Debtors expect the IRS could require more than \$150.00/month estimated.**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <b>3,248.73</b>
b. Average monthly expenses from Line 18 above	\$ <b>4,976.00</b>
c. Monthly net income (a. minus b.)	\$ <b>-1,727.27</b>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

## Other Expenses (DEBTOR)

<b>Association Fees</b>	230.00
<b>Water Softener</b>	61.00
<b>Storage For Personal Items Following Home Foreclosure</b>	300.00
<b>IRS Payment Plan - Estimated</b>	150.00

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 69 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 30, 2010Signature: /s/ Paul R Ridgeway  
Paul R Ridgeway

Debtor

Date: December 30, 2010Signature: /s/ Rosalind D Ridgeway  
Rosalind D Ridgeway

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

United States Bankruptcy Court  
District of Minnesota

IN RE:

Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 9,000.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 750.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ \_\_\_\_\_  
4. Payroll Taxes \$ \_\_\_\_\_  
5. Unemployment Taxes \$ \_\_\_\_\_  
6. Worker's Compensation \$ \_\_\_\_\_  
7. Other Taxes \$ \_\_\_\_\_  
8. Inventory Purchases (Including raw materials) \$ \_\_\_\_\_  
9. Purchase of Feed/Fertilizer/Seed/Spray \$ \_\_\_\_\_  
10. Rent (Other than debtor's principal residence) \$ \_\_\_\_\_  
11. Utilities \$ 1,325.00  
12. Office Expenses and Supplies \$ \_\_\_\_\_  
13. Repairs and Maintenance \$ \_\_\_\_\_  
14. Vehicle Expenses \$ \_\_\_\_\_  
15. Travel and Entertainment \$ \_\_\_\_\_  
16. Equipment Rental and Leases \$ \_\_\_\_\_  
17. Legal/Accounting/Other Professional Fees \$ \_\_\_\_\_  
18. Insurance \$ \_\_\_\_\_  
19. Employee Benefits (e.g., pension, medical, etc.) \$ \_\_\_\_\_  
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): \$ \_\_\_\_\_

21. Other (Specify): \$ \_\_\_\_\_

22. Total Monthly Expenses (Add items 3-21) \$ 1,325.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ -575.00

United States Bankruptcy Court  
District of Minnesota

IN RE:

Case No. \_\_\_\_\_

Ridgeway, Paul R & Ridgeway, Rosalind D

Chapter 7 \_\_\_\_\_

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>-18,618.00</b>	<b>2009 business income</b>
<b>-3,767.00</b>	<b>2008 wages \$35,500.00, rental real estate -39,267.00</b>
<b>-2,449.84</b>	<b>2010 spouse wages \$1,184.87, debtor wages \$2365.29, consulting business gross revenue \$9,000.00 less 15000 expenses- estimated</b>

**2. Income other than from employment or operation of business**

**None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>61,336.00</b>	<b>2008 IRA distribution \$54,951.00, capital gain \$6,385.00</b>

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

**None** a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**None** b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**None** c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

**None** a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Capital One vs. Rosalind Ridgeway 27-CV-10-1952</b>	<b>Collection</b>	<b>Hennepin County</b>	<b>Judgment</b>
<b>Patrick Crowe and Kamper Brands v. Ridgeway International and Paul Ridgeway</b>	<b>collection</b>	<b>Hennepin County District Court</b>	<b>litigation</b>

**None** b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

**None** List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>US Bank FAM GROUP EP-MN-L22F 200 South Sixth Street Minneapolis, MN 55402</b>	<b>10/30/09</b>	<b>Plymouth, MN Homestead/ \$396,000.00</b>
<b>MidFirst Bank C/O Shapiro &amp; Nordmeyer 12550 W. Frontage Rd, #200 Burnsville, MN 55337</b>	<b>12/29/09</b>	<b>Foreclosure on 5782 Willow Lane No., Shoreview, MN 55126/ \$195,000.00</b>
<b>Citimortgage C/O Usset, Weingarten &amp; Liebo Suite 300, 4500 Park Glen Road Minneapolis, MN 55416</b>	<b>4/23/09</b>	<b>19491 Lookout Road, Deerwood, MN 56455/\$195,000.00</b>
<b>GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704</b>	<b>9/4/09</b>	<b>3305-3307 Roosevelt Court NE, Minneapolis, MN 55418/\$150,000.00</b>

## 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

**None** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

**None** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### **9. Payments related to debt counseling or bankruptcy**

**None** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Mark E. Ferkul</b> <b>220 South Sixth Street, #2000</b> <b>Minneapolis, MN 55402</b>	<b>12/30/10</b>	<b>2,001.00</b>
<b>In Charge Education Foundation</b> <b>5750 Major Blvd, Suite 310</b> <b>Orlando, FL 32819</b>	<b>12/14/10</b>	<b>36.00</b>

## 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Christina H. Ridgeway</b> 4614 Lake Sarah Drive South Independence, MN 55359 daughter-in-law	January, 2010	<b>2004 GMC Yukon Denali</b> owned by one of debtor's corporations. The vehicle had hail damage and 150,000 miles. It sold for \$5,000.00
<b>Paul C Ridgeway</b> 4614 Lake Sarah Drive South Independence, MN 55359 son	11/30/07	Lake County, MN unimproved real estate transferred to re-pay for unpaid wages.
Undetermined none	April, 2009	Debtors sold their pontoon, outboard motor and trailer on Craig's List for approximately \$3,000.00.
Undetermined none	April, 2009	Debtors sold their dock to the people who purchased at foreclosure debtor's Crow Wing County lakeshore property. The sale price was approximately 3,000.00 to \$3,500.00.

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wells Fargo 1809 Plymouth Road Minnetonka, MN 55305</b>	<b>Checking account #xxxxxx2212</b>	<b>\$0.14 on 9-8-10</b>
<b>TCF 801 Marquette Avenue Minneapolis, MN 55402</b>	<b>Checking #xxxxxx-5541</b>	<b>-123.50 - 1/5/09</b>

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>5700 Evergreen Lane No. Plymouth, MN 55442</b>	<b>Paul and Rosalind</b>	<b>1981 to July 5, 2010</b>

## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME		LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL	TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Ridgeway International</b>			<b>xx-xxx4588</b>	<b>1200 Ford Road Minnetonka, MN 55305</b>	<b>Special Events &amp; Transportation</b>	<b>Still operating</b>
<b>Ridgeway Events</b>			<b>xx-xxx5181</b>	<b>1200 Ford Road Minnetonka, MN 55305</b>	<b>Special events</b>	<b>Still in business</b>
<b>Ridgeway Properties</b>			<b>xx-xxx7752</b>	<b>1200 Ford Road Minnetonka, MN 55305</b>	<b>Property management</b>	<b>Still in business until 1200 Ford Road property is lost</b>
<b>International Transportation</b>			<b>xx-xxx1943</b>	<b>1200 Ford Road Minnetonka, MN 55305</b>	<b>Transportation services</b>	<b>Still in business</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

## 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Bob Stiles**  
**1445 Hawk Ridge Circle**  
**Lino Lakes, MN 55038**

**Rod Wicklund**  
**N5171 635th Street**

DATES SERVICES RENDERED

**To 1/2/08**

**Ellsworth, WI 54011**

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

**20. Inventories**

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
<b>Paul C. Ridgeway, Jr 4614 LAKE SARAH DRIVE S Independence, MN 55359</b>	<b>Shareholder in Ridgeway Events, Ridgeway Properties and International Transportation</b>	<b>25.000000</b>

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 30, 2010 Signature /s/ Paul R Ridgeway \_\_\_\_\_ **Paul R Ridgeway**  
of Debtor

Date: December 30, 2010 Signature /s/ Rosalind D Ridgeway \_\_\_\_\_ **Rosalind D Ridgeway**  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

United States Bankruptcy Court  
District of Minnesota

IN RE:

Ridgeway, Paul R &amp; Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
<b>Creditor's Name:</b> Charles Mattson	<b>Describe Property Securing Debt:</b> American Eagle Financial Corporation 728.81 shares. The c
Property will be ( <i>check one</i> ): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2 (if necessary)	
<b>Creditor's Name:</b> Margaret Liao	<b>Describe Property Securing Debt:</b> Real estate legally described as
Property will be ( <i>check one</i> ): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
<b>Lessor's Name:</b> Matt Wolfe	<b>Describe Leased Property:</b> Residential lease	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: December 30, 2010

/s/ Paul R Ridgeway

Signature of Debtor

/s/ Rosalind D Ridgeway

Signature of Joint Debtor

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

## PART A – Continuation

Property No. 3	
<b>Creditor's Name:</b> US Bank	<b>Describe Property Securing Debt:</b> Real estate legally described as:
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

## PART B – Continuation

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	

United States Bankruptcy Court  
District of Minnesota

IN RE:

Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)**

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: ..... \$ **299.00**  
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: ..... \$ **2,500.00**  
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: ..... \$ **2,001.00**  
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: ..... \$ **499.00**
3. The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
  - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
  - (c) representation of the debtor(s) at the meeting of creditors;
  - (d) negotiations with creditors; and
  - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: December 30, 2010

*/s/ Mark E Ferkul*

Attorney for Debtor(s)

**Mark E Ferkul 131830**

**Mark Ferkul**

**220 South Sixth Street Suite 2000**

**Minneapolis, MN 55402**

**mferkul@aol.com**

In re: Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case Number: \_\_\_\_\_  
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

**The presumption arises**  
 **The presumption does not arise**  
 **The presumption is temporarily inapplicable.**

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> I remain on active duty /or/  <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

## Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>											
2	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.											
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b> <span style="float: right;">\$ \$</span>											
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td>Gross receipts</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from Line a</td> </tr> </table> <span style="float: right;">\$ \$</span>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a
a.	Gross receipts	\$										
b.	Ordinary and necessary business expenses	\$										
c.	Business income	Subtract Line b from Line a										
5	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td>Gross receipts</td> <td style="width: 10%;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table> <span style="float: right;">\$ \$</span>			a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a
a.	Gross receipts	\$										
b.	Ordinary and necessary operating expenses	\$										
c.	Rent and other real property income	Subtract Line b from Line a										
6	<b>Interest, dividends, and royalties.</b> <span style="float: right;">\$ \$</span>											
7	<b>Pension and retirement income.</b> <span style="float: right;">\$ \$</span>											
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B. <span style="float: right;">\$ \$</span>											
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ _____</td> <td style="width: 30%;">Spouse \$ _____</td> </tr> </table> <span style="float: right;">\$ \$</span>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____										

10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$	\$
	a.	\$		
	b.	\$		
	Total and enter on Line 10		\$	\$
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		\$	

### Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.		\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____		\$
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.		

**Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)**

<b>Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)</b>			
16	<b>Enter the amount from Line 12.</b>		\$
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.		\$
	a.	\$	
	b.	\$	
	c.	\$	
	Total and enter on Line 17.		\$
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.		\$

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$
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19B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Persons under 65 years of age</th> <th colspan="2" style="text-align: left; padding: 2px;">Persons 65 years of age or older</th> </tr> <tr> <td style="width: 15%;">a1.</td> <td style="width: 40%;">Allowance per person</td> <td style="width: 15%;">a2.</td> <td style="width: 40%;">Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </table>			Persons under 65 years of age		Persons 65 years of age or older		a1.	Allowance per person	a2.	Allowance per person	b1.	Number of persons	b2.	Number of persons	c1.	Subtotal	c2.	Subtotal	\$
Persons under 65 years of age		Persons 65 years of age or older																		
a1.	Allowance per person	a2.	Allowance per person																	
b1.	Number of persons	b2.	Number of persons																	
c1.	Subtotal	c2.	Subtotal																	
20A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>			\$																
20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td style="width: 40%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 15%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																		
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																		
c.	Net mortgage/rental expense	Subtract Line b from Line a																		
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>			\$																
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>			\$																

## B22A (Official Form 22A) (Chapter 7) (12/10)

22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the “Public Transportation” amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the “2 or more” Box in Line 23.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 10%; text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									
27	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$									
28	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b></p>	\$									
29	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$									
31	<p><b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b></p>	\$									

## B22A (Official Form 22A) (Chapter 7) (12/10)

32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$
<b>Subpart B: Additional Living Expense Deductions</b> <b>Note: Do not include any expenses that you have listed in Lines 19-32</b>		
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
	a. Health Insurance	\$
	b. Disability Insurance	\$
	c. Health Savings Account	\$
	Total and enter on Line 34	\$
	<b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:	
	\$ _____	
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$
39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Subpart C: Deductions for Debt Payment

<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1"> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td>Total: Add lines a, b and c.</td> <td></td> <td></td> </tr> </table>						Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no			Total: Add lines a, b and c.		
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																									
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
		Total: Add lines a, b and c.																											
42					\$																								
<p><b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1"> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td>Total: Add lines a, b and c.</td> <td></td> </tr> </table>						Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$			Total: Add lines a, b and c.		\$				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																										
a.			\$																										
b.			\$																										
c.			\$																										
		Total: Add lines a, b and c.																											
43					\$																								
44	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b></p>				\$																								
<p><b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1"> <tr> <td>a.</td> <td>Projected average monthly chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>X</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </table>					a.	Projected average monthly chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$															
a.	Projected average monthly chapter 13 plan payment.	\$																											
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X																											
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																											
45					\$																								
46	<p><b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.</p>				\$																								
<b>Subpart D: Total Deductions from Income</b>																													
47	<p><b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.</p>				\$																								

## Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>The amount on Line 51 is less than \$7,025*.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</li> <li><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$11,725*.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</li> <li><input type="checkbox"/> <b>The amount on Line 51 is at least \$7,025*, but not more than \$11,725*.</b> Complete the remainder of Part VI (Lines 53 though 55).</li> </ul>	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</li> <li><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</li> </ul>	

## Part VII. ADDITIONAL EXPENSE CLAIMS

56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
		Expense Description	Monthly Amount
	a.		\$
	b.		\$
	c.		\$
	Total: Add Lines a, b and c	\$	

## Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. ( <i>If this a joint case, both debtors must sign.</i> )		
	Date: <u>December 30, 2010</u>	Signature: <u>/s/ Paul R Ridgeway</u>	(Debtor)
	Date: <u>December 30, 2010</u>	Signature: <u>/s/ Rosalind D Ridgeway</u>	(Joint Debtor, if any)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Able Body Labor  
C/O Lamont & Achampau, PA  
P.O. Box 6026  
Clearwater, FL 33758

Access Lifts  
1195 Town Centre Dr  
Eagan, MN 55123

Ad Scope  
1407 Allen Drive, Suite F  
Troy, MI 48083

Advanced Imaging Solutions  
P.O. Box 790448  
St. Louis, MO 63179-0448

Aerotec  
P.O. Box 7000  
Tarzana, CA 91357

AICCO, Inc  
Box 9045  
New York, NY 10087-9045

Alan Johnson  
2645 Vagabond Lane North  
Plymouth, MN 55447

All Pro Championships  
2541 Holloway Road  
Louisville, KY 40299

AllianceOne  
P.O. Box 3107  
Southeastern, PA 19398-3107

Allied Waste  
9813 Flying Cloud Dr  
Eden Parairie, MN 55347

American Express  
P.O. Box 297871  
Ft. Lauderdale, FL 33329

American Express  
P.O. Box 297812  
Ft. Lauderdale, FL 33329

Ampco System Parking  
33 N 9th St., Suite B-50  
Minneapolis, MN 55403

Andon Balloons  
P.O. Box 48425  
Coon Rapids, MN 55448

Andresen & Butterworth  
306 West Superior St.  
Duluth, MN 55802

Angie Thayer  
2206 Cattail Way  
Hudson, WI 54016

Astridita  
3135 Dupont Avenue South #9  
Minneapolis, MN 55408

Atlanta Convention & Visitors Bureau  
P.O. Box 101838  
Atlanta, GA 30803

Bachmans  
6010 Lyndale Avenue So  
Minneapolis, MN 55419

Balloons Everywhere  
16474 Greeno Road,  
Fairhope, AL 36532-5528

Bank Of America  
P.O. Box 17504  
Wilmington, DE 19850

BC Graphics  
210 West Vaughn St  
Tempe, AZ 85283-3649

Ben Miller  
767 Pollard Road  
Los Gatos, CA 85032

Birnick Lifson  
5500 Wayzata Blvd, Suite 1200  
Minneapolis, MN 55416

Bob's Barricades  
P.O. Box 863611  
Orlando, FL 32886-3611

Boom Brothers  
7900 International Dr. Suite 750  
Bloomington, MN 55425

Boulay, Heutmaker, Zibell & Co.  
7500 Flying Cloud Dr, Suite 800  
Minneapolis, MN 55344

Brian Kuseske  
120 Excelsior Ave N  
Annandale, MN 55302

Brian Schlick  
15213 Edgewater Cir NE,  
Prior Lake, MN 55372

Bright Pages  
P.O. Box 3505  
New York, NY 10008-3505

Brittany Sather  
939 Huron Avenue N  
Oakdale, MN 55128

Bryce Nordaune  
1010 110th Ave NW  
Watson, MN 56295

Burrells Luce  
75 East Northfield Road  
Livingston, NJ 07039

C&D Of Red Wing, Inc  
W8398 250th Avenue  
Hager City, WI 54014

Capital Management Services  
726 Exchange Street, #700  
Buffalo, NY 14210

Capital One Bank  
P.O. 85520  
Richmond, VA 23285

CBA  
3355 West Germaine, Suite 201  
St. Cloud, MN 56301

CBCS  
P.O. Box 163729  
Columbus, OH 43216-3729

Centerpoint Energy  
PO Box 1144  
Minneapolis, MN 55440

Charles Mattson  
2870 Wheeler Street N  
Roseville, MN 55113

Chelsey M Oosterhuis  
1730 Graham Avenue #443  
St. Paul, MN 55116

Christina M Ridgeway  
9774 Urbandale Lane North  
Maple Grove, MN 55311

Christpher Hagerty  
3870 Raptor Court  
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Sacramento, CA 94246-0001

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Palatine, IL 60094

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Waterloo, IA 50704

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